BANCA TRANSILVANIA®

BT 24 User Manual

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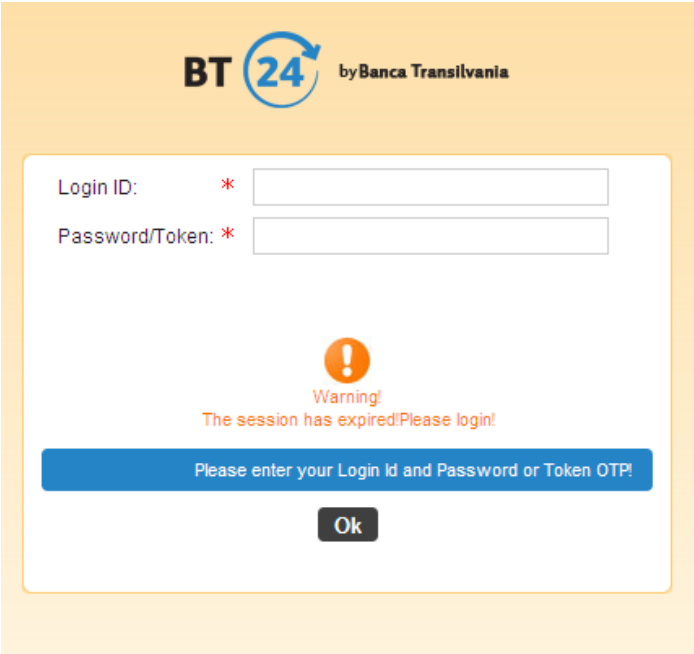
1. Application access

1.1 First log into BT24

When you log in for the first time, you shall have to use the ID and the password given by Banca Transilvania. The password given must be changed immediately after the first use. It is only after this step that you will be able to carry out banking operations. If you have a token, it will be necessary for you to generate a unique password with the help of this device. This password shall be entered at the section password/token (see the token manual for further details).

1.2 Subsequent logins into BT 24

Please enter your user ID in the section User and than the next step will be to enter your password or the unique code generated by the token in the section Password. After entering the date mentioned above, press the OK button.



If the data entered are correct and you are using the SMS authentication system, you will have to fill in another field with the data received in the SMS and then the BT24 welcome message will appear on the screen. The main window of the application contains a menu that will allow the beginning of the banking operations and your name and the current date shall be visible in the upper right corner

If the log in fails, the application shall generate a customized error message depending on the problem that occurred. After three unsuccessful logins, the access to the application shall be blocked. The activation shall only be possible by contacting the Bank Call Center or the nearest Banca Transilvania agency/branch.

1.3 Password changing

You can change your password if you go to the menu Customer profile – Settings and then to the submenu Change password. In order to change your password it shall be necessary for you to enter the old password, than the new password and to confirm the latter. In order to increase the safety of your account, please do not share your password with anyone.

If you access the application through the certificate authentication method, the BT 24 password shall be used both when logging into the application and when signing the orders for carrying out banking operations and the changes made subsequently.

In case of unsuccessful log in, a message mentioning the cause of the error shall be generated.

1.4 Homepage

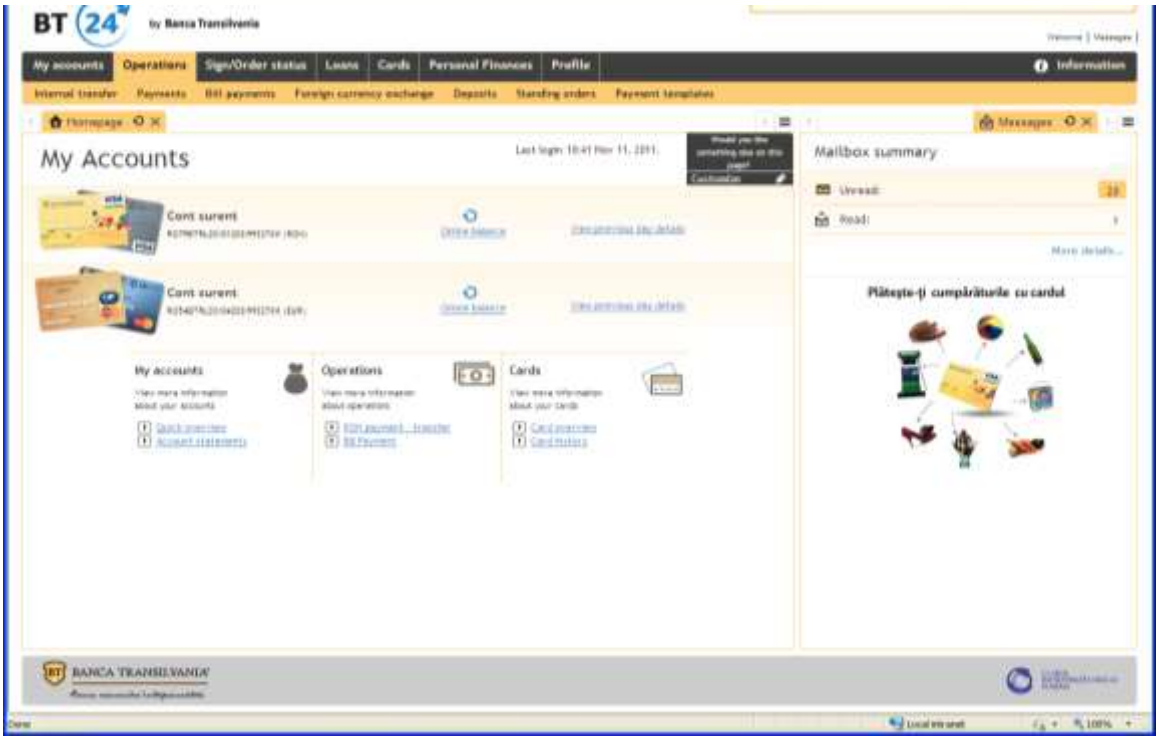
After entering your correct access data, the welcome message shall appear on the screen. This screen can be accessed by the clients at any time by pressing the option Homepage from the horizontal bar.

The welcome screen is divided in two parts. The working area, together with the menu options which can be customized can be found in the left half of the welcome screen and from the right half you can access the bank messaging option and you can view the special offers of Banca Transilvania.

The left half of the welcome screen shall contain:
My accounts, the online balance as well the details of the previous day. On the bottom side of the page you can access the quick menus which can be customized with the option *Would you want to find anything else on this page?...click here* which is situated near the vertical scroll bar.
Each quick menu shall contain two links to the most frequently used submenus.

The right half of the welcome screen shall contain:

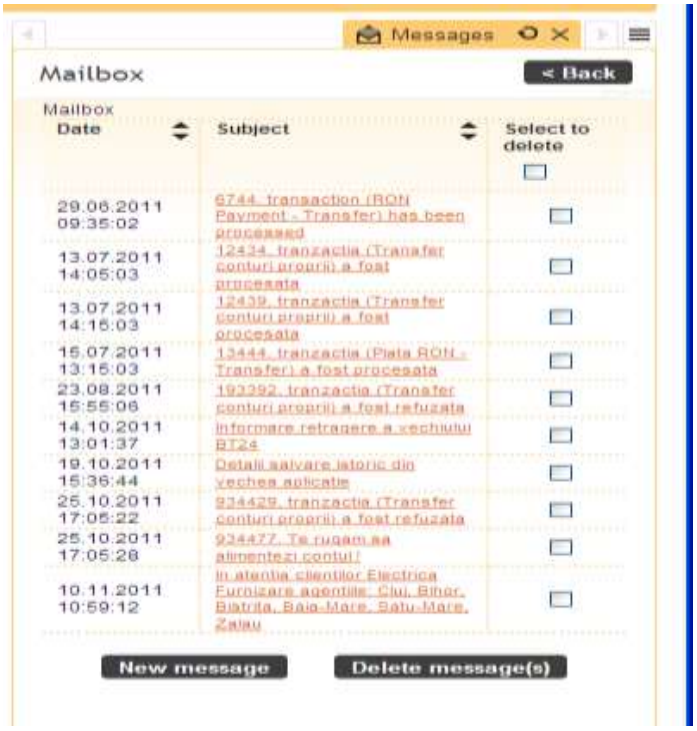
- The date and hour of the last time accessed the application;
- The number of unsuccessful log ins since the last use (only if it is bigger than "0");
- Summary of the messages counting the read and unread messages of the user;
- Messages with specific offers for the client using BT;
- Further details



1.4.1 Message usage

The mailbox shall be exclusively used for the communication between the user and Banca Transilvania. You cannot send nor receive messages except for those sent to or received from Banca Transilvania. You can open the mailbox by accessing *Internal messages*. You can view here the date and subject of an email and you can also choose to delete a particular message by pressing the button *Delete message*.

If you select the text contained on the column Subject of the menu Internal message, this will open a new window with the content of the selected message. At the bottom of the window with the content of the message there are three buttons: the button *Back* to go back to the mailbox, the button *New Message* and the button *Delete Message*.



At the same time in the mailbox you can access the button New Message. Press this button in order to open a new window made out of two fields: the field Subject and the field Text of the message you want to send. If you press the Continue button your message shall be sent to Banca Transilvania.

1.4.2 Login changing – Switch client option

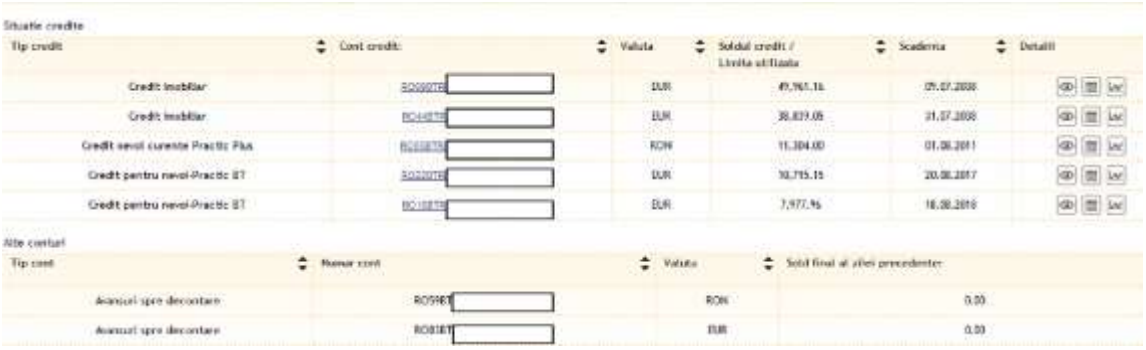
This option shall only be displayed if you have access on several accounts belonging to different natural and/ or legal persons. After you log in, you can select another account that you wish to use in order to carry out operations with your user ID.
If you are connected to the application and you access the button Change client, the screen will display all the accounts of the other users that you are entitled to use in order to carry out operations and you have the option of choosing a client without having to close the application and to log in with another user name.

2. My accounts

This option offers the possibility to have a general view of the existing accounts offering the possibility to view rapidly the situation of the current accounts, of the card accounts, of the online balance and of the final balance corresponding to the previous day, of the account transaction history, of the existing credits and deposits; you have the possibility to view, to export and to print the transaction history.

2.1 View account

In this section you shall have quick access to your accounts of your current accounts, of the term deposits, of the accounts of the credit cards as well as to the status of all the other accounts that belong to you.



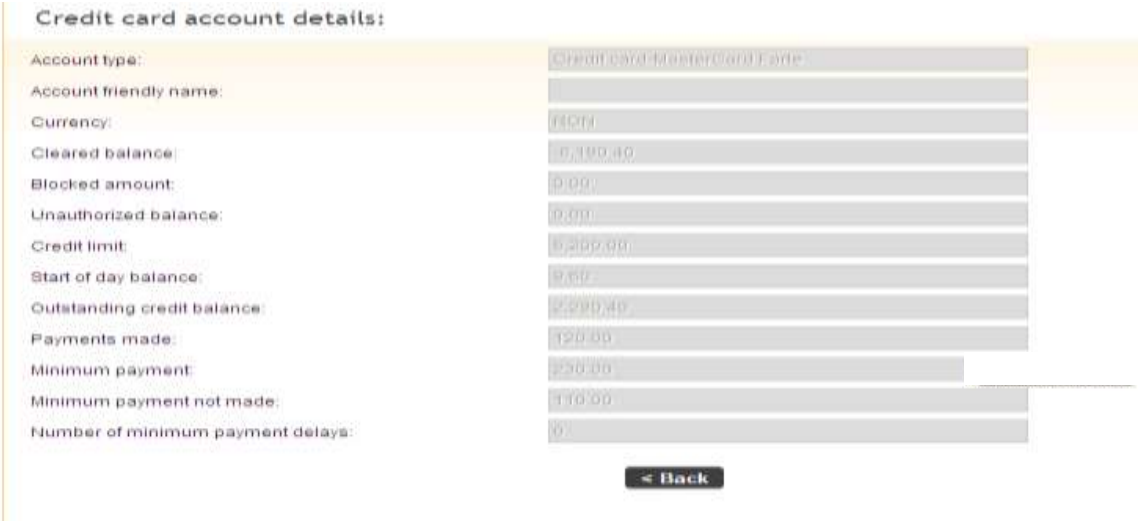
The account number, the IBAN contained in the columns of the table shall function as a reference and if it is accessed it shall open a new window displaying the history of the account over a predefined period.
All the tables, except for the *Other accounts* contain a button for displaying the account details. At the bottom of the page, the key shall offer information about the signification of the symbol images displayed as options at the end of each table. If you want to print, you either access the print button or you export the table in "PDF" format.

The option *Account details* shall give you all the specific information of the current accounts.

- Account type: name of the account
- Account customization: the name you assigned to your account.
- Currency: currency of the account
- Account balance: it contains alsow the amount not settled yet

- Unauthorized balance: the debit on the account
- Account limit: the account limit (if applicable)
- Available balance: the remaining available balance

The option *Credit card account details* shall provide the entire information specific for the credit card accounts.



- Account type: account name
- Account customization: the name you gave to your account.
- Currency: currency of the account
- Account balance: it contains alsow the amount not settled yet
- Blocked amounts: the amounts blocked, amounts under settlement
- Unauthorized balance: the debit on the account
- Credit limit: the limit of the credit
- Available balance: the remaining available balance
- Committed amount at the end of the previous month: the amount used from the credit limit at the end of the month
- Performed turnover: the amount performed as turnover for the credit card
- Minimum turnover to be performed: the minimum amount performed as turnover
- Minimum nonperformed turnover: the minimum necessary amount nonperformed as turnover
- Number of delays in performing the minimum turnover: the number of delays in performing the minimum necessary turnover

Term deposit details

The function *term deposit details* shall give you all the information about the term deposits.

- Account type: name of the account
- Account customization: the name you assigned to your account
- Orderer's account number: the account debiting the payment
- Account balance: it contains alsow the amount not settled yet
- Currency: the currency of the account
- Interest rate: Annual interest rate
- Interest calculated to day: interest to day
- Creation date: the date of creation of the deposit
- Due date: deposit due date
- The date of the last automatic extension: the date with which the deposit was automatically extended

Credit details

The *Credit details* function shall give you all the information concerning the existent credit: both short term and long term credits

- Account type: name of the credit
- Account customizations: the name you assigned to your account.
- Currency: credit currency
- Contract date: date of signing the credit contract
- Approved value: the amount approved as credit
- Credit balance/Used credit: amount used from the approved amount
- Last reimbursement date: the last date of the paid installment
- The last due date: the last due date of the installment

2.2 Transaction search

Within this menu you can view the history of the transactions carried out on your accounts over a predefined period of time:

The first step you have to follow is to select the *account number* for which you want to view the account movements.

The account history can be generated over a *period* of time defined by the user by introducing the specific time dates in the fields "FROM" and "TO". You may select the period manually by typing the numbers or you can select the dates by accessing the calendar button. The transactions are displayed for maximum 120 days back.

Another filter which limits the period of the displayed account history is the amount field. You may enter an *exact amount* or *an amount within two values*. Other traditional filters are those referring to the types of transactions existing on a certain account, thus the search can be realized based upon the cashing operations, upon the payment operation or upon both types of operations by selecting the desired option (filter *Transaction type*).

At the same time, you can view your account transactions history by searching keywords and in this respect the selection criterion *search text* shall be useful. Press *Cancel* to go back to the initial page. In order to view the requested data given after introducing the search parameters, press *Search*.
In this option is displayed the transactions for the selected period of time and the account balance.

Found: 7 transactions.
List of Transactions

Transaction date	Value date	Description	Debit	Credit	Daily balance	Category	Operations
30.11.2011	30.11.2011	Rest de plata Noiembrie 2011 10000000		716.00		Uncategorized	
30.11.2011	30.11.2011	pt crema pepene /RALUCA P OP/135	-20.00			Uncategorized	
30.11.2011	30.11.2011	ultima rata haine +unt cs rp /TINIS ALEXANDRA/134	-80.00			Uncategorized	
30.11.2011	30.11.2011	multumesc :) /Anca Gavrea CC/136	-100.00			Uncategorized	
30.11.2011	30.11.2011	ATM/POS 11/30/2011ID5203 STR. 1 MAI NR.6 4140-1401	-400.00			Uncategorized	
30.11.2011		Daily balance			127.54		
06.12.2011	06.12.2011	pt microrevelion /Dan Mol dovan/138	-40.00			Uncategorized	
06.12.2011		Daily balance			87.54		
06.12.2011	06.12.2011	pt clorapi pompea /Simona Kocsis/139	-27.50			Uncategorized	
06.12.2011		Daily balance			60.04		

The transactions that meet you search criteria shall be displayed on the screen
If no transaction meets your search criteria, you shall receive the following message: " *There is no information to display*".

Press the *Back* button in order to go back to the search page where you can begin a new search with different parameters.
If you use the Export button, the information on the screen shall be transferred in a document with printing options.

2.3 Bank statements

In this section you can obtain information on your accounts via the account statement options both for your current accounts and for the card accounts as well as for other accounts set in the internet banking application.

2.3.1 Account statements

2.3.2 Credit card statements

In this section you can view and list the account statements issued by the bank for the credit card accounts: these are official documents that are uploaded once a month and contain the information for the previous calendar month.

2.4 Checks and promissory notes

This section shall display the direct debit instruments, credit transfer instruments as well as the denials.

The information shall be available a day previous to the due date or early in the morning of the due date of the debit instrument.

3. Operations

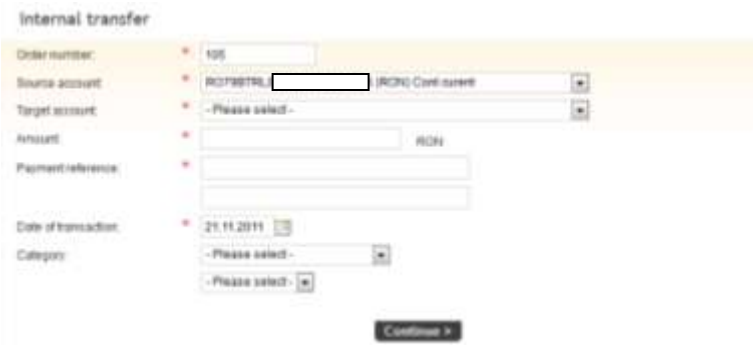
Orderer's account and the beneficiary account are elements encountered within all the options of this submenu.

The orderer's account is the account out of which the payments shall be made and it is called orderer's account

The beneficiary account is the account where the payments shall be made and it is called beneficiary account.
The date of the payment shall be represented by the moment of billing of the orderer's account.

3.1 Account transfer – own account

This option shall allow the transfer of funds between own accounts both in Romanian currency and foreign currency, as applicable.



Choose the orderer's account and then the beneficiary account. Fill in the amount to be transferred, the currency being the default currency of the chosen orderer's account. The date of the transaction shall be the current date, but it can be subsequently changed.

The text representing the payment description is optional.

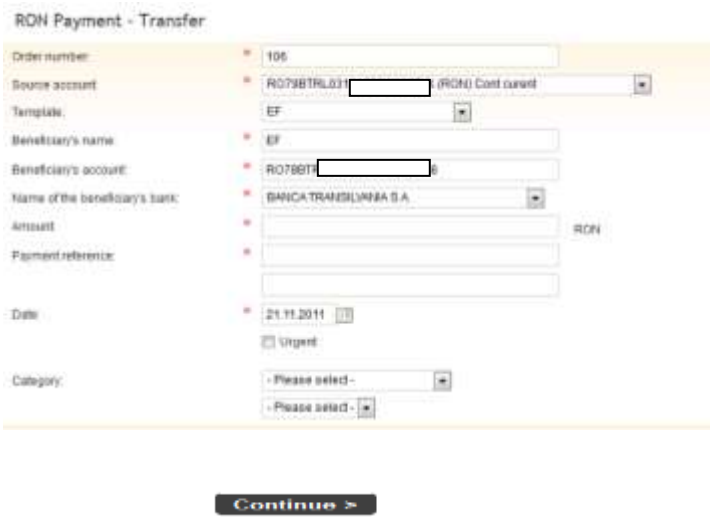
If you press the *Continue* button you shall go the option of signing the payment order that was created. A specific message shall be displayed on the screen if the currency of the accounts differs or if the date of the transaction is subsequent to the current date or if multiple signatures are necessary.

3.2 Payments

3.2.1 Payment RON- transfer

This option shall allow the RON transfer from your account to a third person's RON bank account.

The transfers can also be carried out after the time limit but they will be processed for settlement with the date of the following bank working day.



In order to fill in the beneficiary, you may select a beneficiary that was already defined as template. When selecting an already predefined beneficiary, all the related fields shall be automatically filled in. For further details on how to create beneficiary templates go to Chapter 4.4.

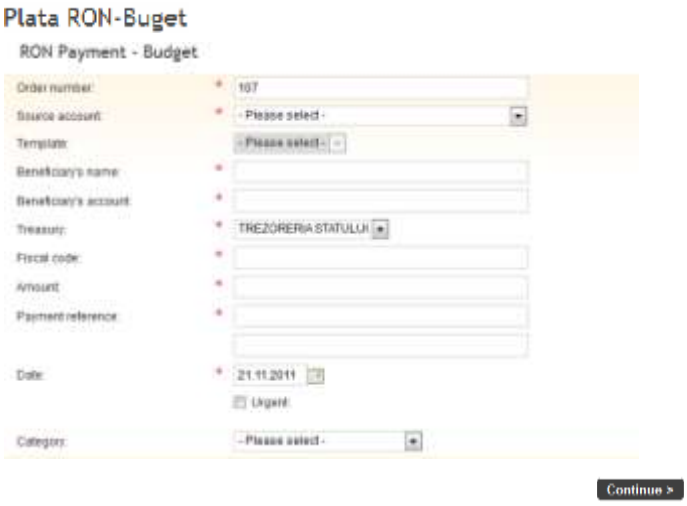
If the beneficiary is not defined as template, you shall have to manually fill in all the fields necessary to identify the Beneficiary (name of the beneficiary, account number of the beneficiary).

The step following the filling in of the above date is to select the orderer's account, the payment description, and the payment amount and to select the transaction date if the user whishes the payment order to be processed at a date subsequent to the current date which is filled in by default.

If you press the *Continue* button, the next step shall be to sign the payment order.

3.2.2 Payment RON- budget

This option shall allow you to make payments from your account to the State Treasury. These transfers may be carried out after the time limit for this type of operation, but they shall be processed for settlement with the date of the following bank working day. In this case, the default date of the transaction is the current date of the creation of the payment order.



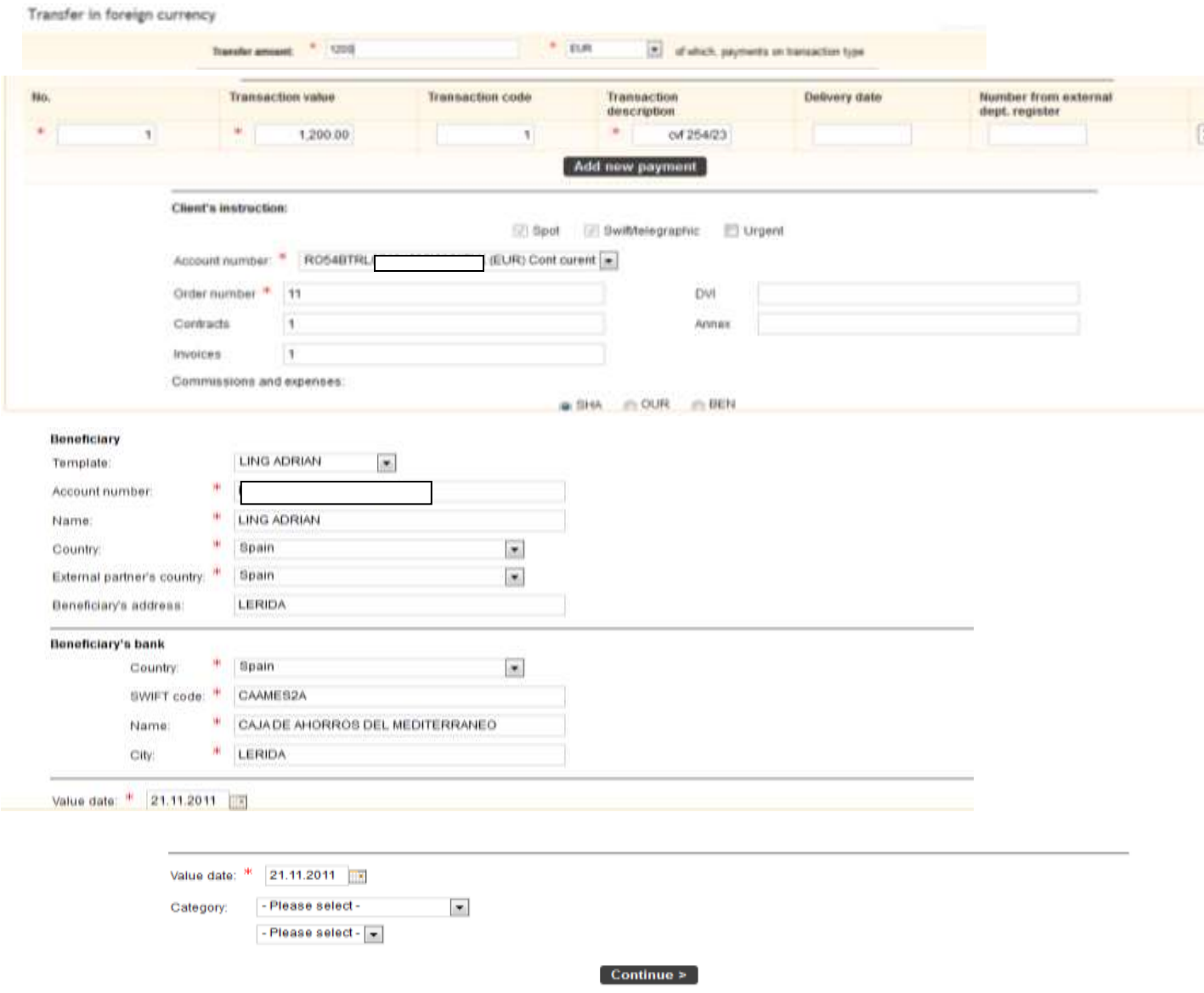
In case the beneficiary is not defined as template, the user shall have to fill in manually all the fields necessary to its identification (name, treasury account number, tax registration number, name of the bank where the treasury account is opened).

The step following the filling in of the above date is to select the account, the payment amount and to select the processing date if the user whishes the payment order to be processed at a date subsequent to the current date which is filled in by default.

If you press the *Continue* button, the next step shall be to sign the payment order in RON for budget.

3.2.3 Foreign currency payments

This option shall allow the foreign currency transfer from your account to a third party.
The currency used in the case of a foreign currency payment must correspond to the currency of the beneficiary account to which the payment shall be made (You cannot carry out foreign currency transfers in EURO to a third account in USD!).
The transfers may also be carried out after the time limit but they shall be processed for settlement with the date of the following bank working day.



If the amount represents a multiple payment, for each component of the amount, you shall fill in the details corresponding to the partial payment through the *Add new row* button. Each filled in row should contain: current number, value, description, delivery date.

If you check the *Urgent* button, the payment shall be processed in emergency mode, according to the terms of payment processing in emergency mode mentioned in the contract.

If you select the beneficiary from the field *Predefined Beneficiary*, all the corresponding fields shall be filled in automatically. For further details on how to create the beneficiary templates go to the next chapter.

In case the user wishes to transmit the payment order at a date subsequent to the current (default) date, the payment order shall be processed with the selected date.
If you press the *Continue* button, the next step will be to sign the foreign currency transfer.

3.2.4 Predefined beneficiaries

This option shall give you the possibility to create your beneficiaries and it is a very useful option if you carry out regular payments towards the same beneficiaries. At the same time, by defining the templates, you could choose the beneficiaries of your payments through a selection that will lead to the default filling in of the identification details, thus reducing significantly the working time.

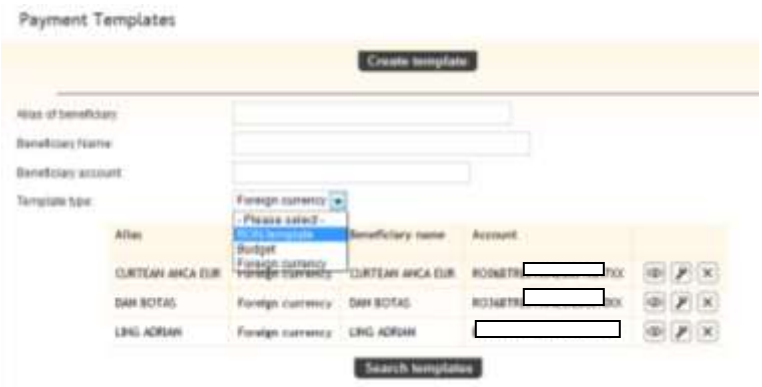
3.2.4.1 Create new beneficiary

Access the *Create new beneficiary* button from the main screen of the function in order to define a new beneficiary.

The application shall allow you to define in a single menu the RON beneficiaries, the beneficiaries for the budget and the foreign currency beneficiaries by selecting one of the three radio buttons displayed in the create predefined beneficiary template.
After having completed all the compulsory data press the *Continue* button.

3.2.4.2 Search existent beneficiary

Within the *Search existent beneficiary* screen, by entering one of the four filters you will have the possibility to obtain the result of the desired beneficiary. The four search filters are *Alias, Beneficiary name, Beneficiary account* and *Predefined beneficiary type*.



Filling in the search fields can only be done by entering the first letter of the searched word, followed by pressing the search button. All the defined templates identified as corresponding to your search shall be displayed as a table. The last column of the displayed table shall contain the *View, Change* and *Delete* buttons.
These buttons shall be used as follows:
View: with this button you will be able to view the set beneficiary with all the corresponding details. Press the ***Back*** button to go back to the previous page.
Change: this button shall allow the user to view as well as to change the existent data. In order for the changes to be effective, it is necessary to press the *Continue and Sign* button Press the ***Back*** button to go back to the previous page.
Delete: this button shall allow the user to view and to delete de existent beneficiary.

3.3 Utilities invoices payment

This menu shall give you the possibility of a transfer to a predefined utilities beneficiary and to a more complex menu providing multiple possibilities of selecting the periodicity as well as other characteristics specific to each individual beneficiary.

3.3.1 Utilities payments in a single execution

The payment of the utility invoices shall be carried out like the recurrent payments with the possibility of setting a periodicity so that these operations are repeated with a defined frequency. Also, when choosing the beneficiary, filling in the corresponding details shall be done by default, depending on the selected utilities provider.

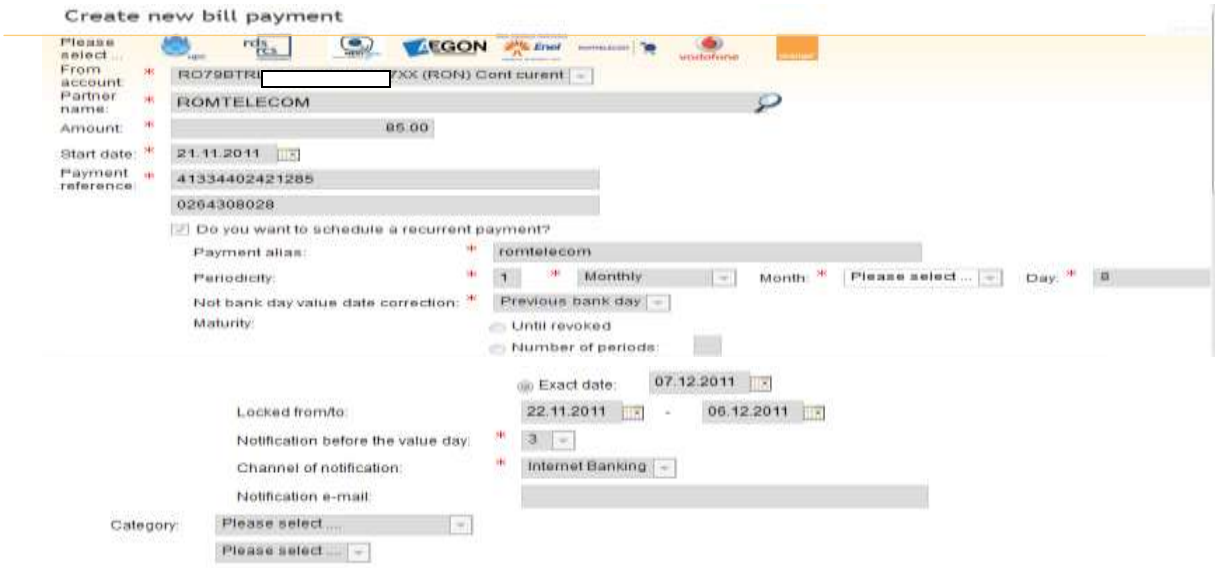
For the beneficiaries set in this option it is necessary to respect the instructions displayed on the right of the details field.

If you press the *Continue* button the next step will be to sign the payment.

3.3.2 Periodical utilities payment

By checking the option „Do you wish to define a scheduled payment?" the payment shall be made periodically according to the criteria set. After filling in the criteria specific to the recurrent payment, the payment shall be made with the stipulated starting date, having at the same time the option of executing it at a subsequent date.

The field “Name of the utility payment” shall allow you to set a friendly name, an alias, for the payment to be identified in the list of periodic payments.

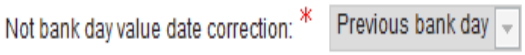


In the **Frequency** field there is the possibility to set the payment recurrence daily, monthly and annually.

Note: In case the chosen frequency is 1 month with 3 executions, the payment shall be performed monthly, three times.

In case the chosen frequency is 2 months with 3 executions, the payment shall be executed every two months, three times.

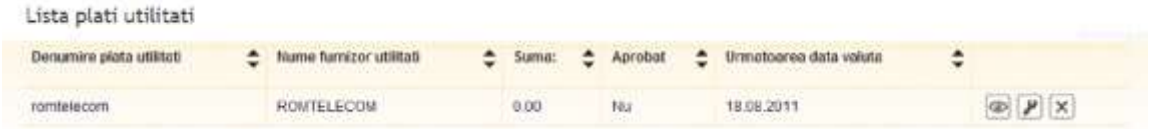
Processing mode bank non-working day shall give you the possibility that if the date selected for the payment is a bank non-working day, the payment shall be made the previous bank working day or the following bank working day, depending on the option chosen



The due date of the payment may be set through one of the three provided options:

- If you select the ***Untill revocation*** radio button, this will allow the payment to be made until the date of manual revocation by the user;
- **Number of executions** shall allow you to set the number of executions desired for the payment recurrence
- **Exact date** is the final due date for the periodicity of the payment.

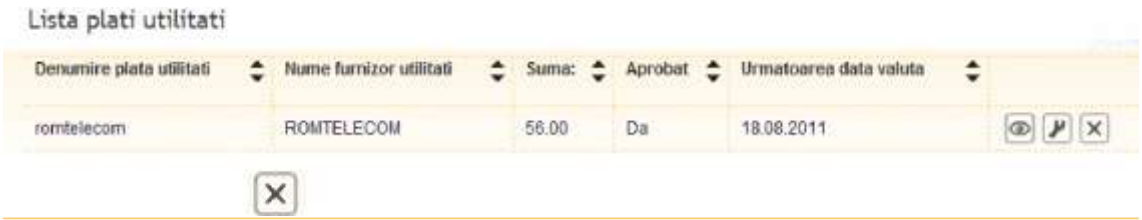
Execution blocked from /to shall offer the possibility of a time period for blocking the payment execution.
Alert before value date shall allow the notification via the **electronic notification channel**: email or the application internal messaging, on the details of the recurrent payment and the date of payment execution.
In the **Alert by email** field you shall enter the valid email address for the notification on the payment recurrence.
After authorization of the payment (with the current date or at a subsequent date), the submenu **Utilities periodic payments** will display the list of predefined recurrent payments as follows:



The **Details** icon shall allow you to view all the details of the payment.

For the following recurrent payments access the **Change** icon, enter a new payment amount and then sign. The payment authorization cannot be done after a time period of more than 30 days after the date mention in the column **Next value date.** Within the same option you can change the recurrence criteria for future payments for that particular beneficiary.

After the authorization, in the utilities payments list you can view whether the payment is authorized or not and the amount for payment for the next due date.

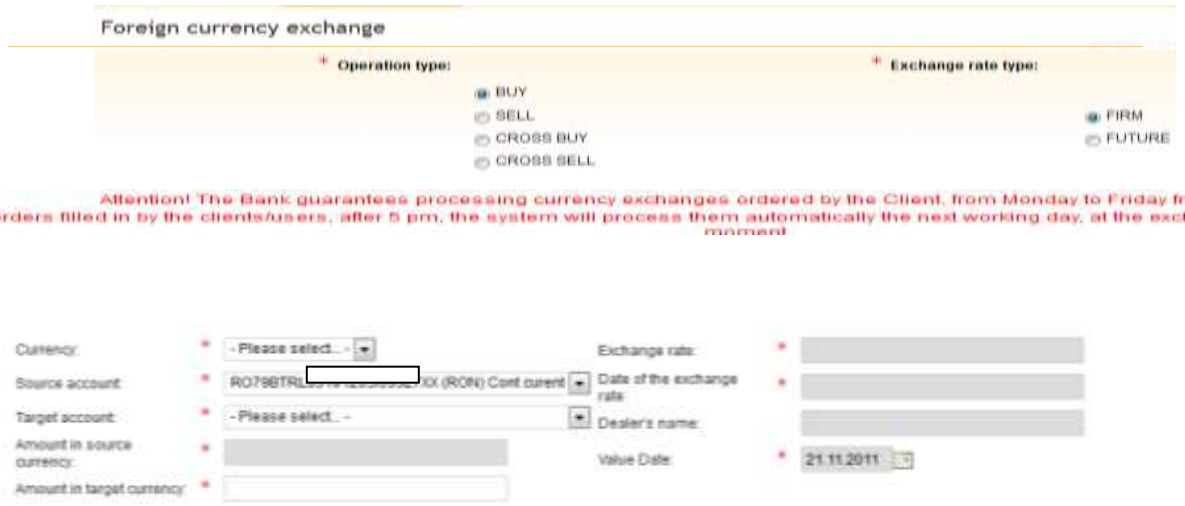


The **Delete** icon shall allow you to delete the utilities payments beneficiary from the periodical payments list.

3.4 Foreign currency exchange

This option shall allow you to carry out operations such as: to sell/buy foreign currency, forward operations, as well as foreign currency conversions at a firm or negotiated rate.

3.4.1 Sell/ Buy foreign currency


Foreign currency exchange
Operation type:
BUY
SELL
CROSS BUY
CROSS SELL
Exchange rate type:
FIRM
FUTURE
Attention! The Bank guarantees processing currency exchanges ordered by the Client, from Monday to Friday from 09 am until 5 pm.
orders filled in by the clients/users, after 5 pm, the system will process them automatically the next working day, at the exchange rates used by the
moment
Currency:
- Please select... -
Source account:
Target account:
- Please select... -
Amount in source currency:
Amount in target currency:
Exchange rate:
Date of the exchange rate:
Dealer's name:
Value Date:
21.11.2011

In the case of transaction with a firm rate, the foreign currency exchange shall be done automatically at the transaction rate established by Banca Transilvania for the current day, the moment of creation of the operation. If the exchange is done after the time limit, the exchange rate shall be by default the rate of the following working day.

In the case of transactions at negotiated rate, the foreign currency exchange shall be done at a transaction rate established by the bank dealer. Two new fields shall be activated: **Dealer's Name and Exchange rate**
The accepted date for the foreign currency exchange shall only be the current date.
If you press the **Continue** button, the next step shall be to sign the foreign currency exchange.

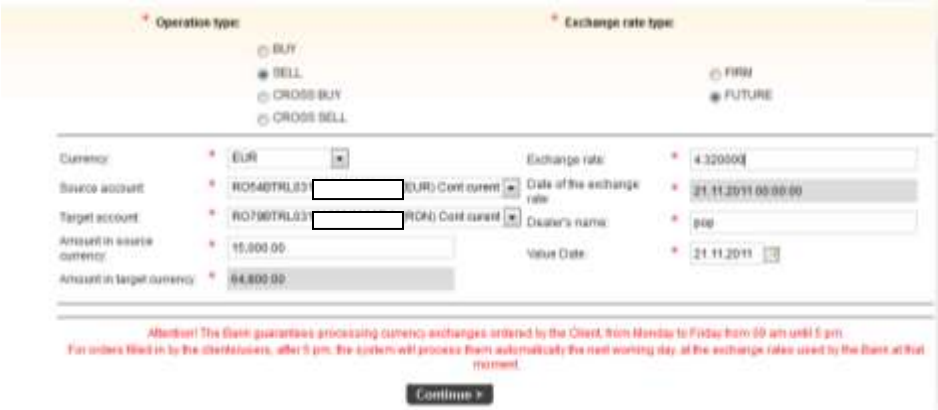
3.4.2 Foreign currency conversions

If the transactions are done between two foreign currencies, you shall check the foreign currency conversion option: to sell, respectively to buy foreign currency. The foreign currency conversions may be done, like the foreign currency exchanges, at a firm rate or at a rate negotiated by the bank. In this case two new fields shall be activated: **Dealer's Name and Exchange rate.**

The accepted date for the foreign currency conversion shall only be the current date.

3.4.3 Forward (Future) Operations

In case you activate this option, you can introduce forward operations in the following accepted: RON- EUR/ RON-USD.



3.5 Term deposits

This option shall offer you the possibility to view, liquidate or create term deposits.

3.5.1 Create deposit

First of all you shall choose the source account to create the deposit. You shall choose the deposit type and this option varies depending on the specific chosen product and on the currency. Thus the fields Deposit description/Currency/Period and Interest rate shall be filled in by default. The next step shall be to change the minimum default amount with the larger amount desired. In case you want to enter an amount smaller than the minimum amount stipulated, an error message will prevent you from creating the deposit when signing it. After filling in the starting date, the *Extension* and *Capitalization* buttons shall be selected by default depending on the type of deposit initially chosen and on the contract stipulations displayed.

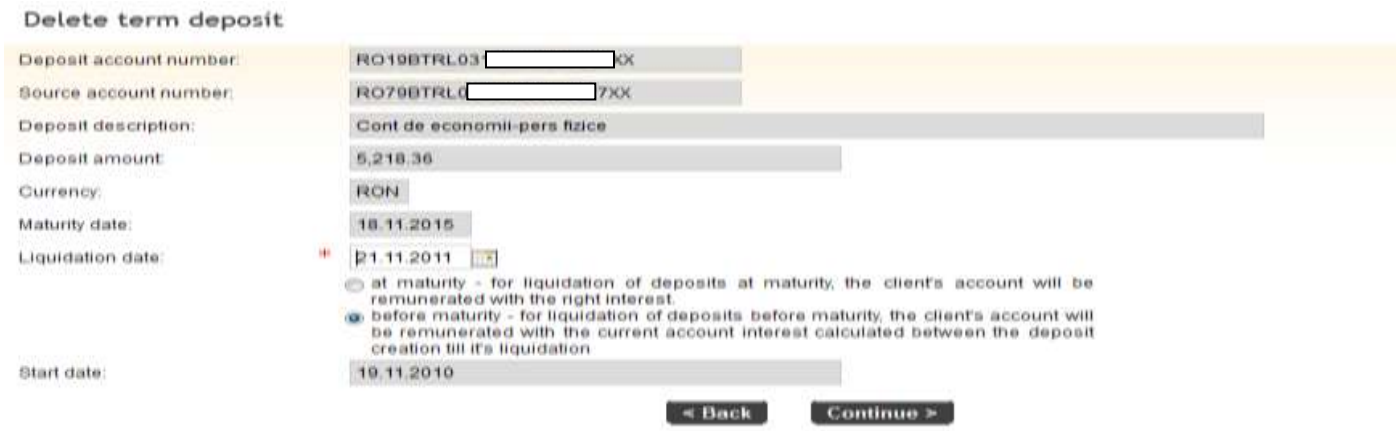
If you press the *Continue* button, the next step will be to sign the operation.

3.5.2 Liquidation of the term deposit

This option shall allow you to liquidate a term deposit.

The following step is to change the type of liquidation of the deposit between liquidation upon due date or before due date. If you choose the first option, the current account of the user shall be increased with the interest stipulated by the contract at the creation of the deposit.

The liquidation of a deposit before the due date shall trigger different consequences and conditions, depending on the chosen product, according to the existing contractual stipulations.


Delete term deposit
Deposit account number:
RO19BTRL03 [redacted] XX
Source account number:
RO79BTRL [redacted] 7XX
Deposit description:
Cont de economii-pers fizice
Deposit amount:
5,218.36
Currency:
RON
Maturity date:
18.11.2015
Liquidation date: *
21.11.2011
at maturity - for liquidation of deposits at maturity, the client's account will be remunerated with the right interest.
before maturity - for liquidation of deposits before maturity, the client's account will be remunerated with the current account interest calculated between the deposit creation till it's liquidation
Start date:
19.11.2010
< Back
Continue >

3.6 Scheduled payments

This option shall allow you to create scheduled payments through which you will be able to pay funds into your own accounts or into third parties' accounts. You can choose the parameters of these payments (for example the periodicity). These sums, with a certain established periodicity are set to be made automatically towards the same beneficiary. The scheduled payments may only be carried out in RON.

1. Scheduled payments to own accounts: the payment order shall be carried out with a certain periodicity towards accounts belonging to the same entity.

2. Intra and /or interbank scheduled payment: the payment order shall be carried out with a certain periodicity towards third parties.

View details scheduled payments
The icon shall allow you to view the initial screen, to create these transactions with all the corresponding details. Press the *Back* button to go back to the previous page

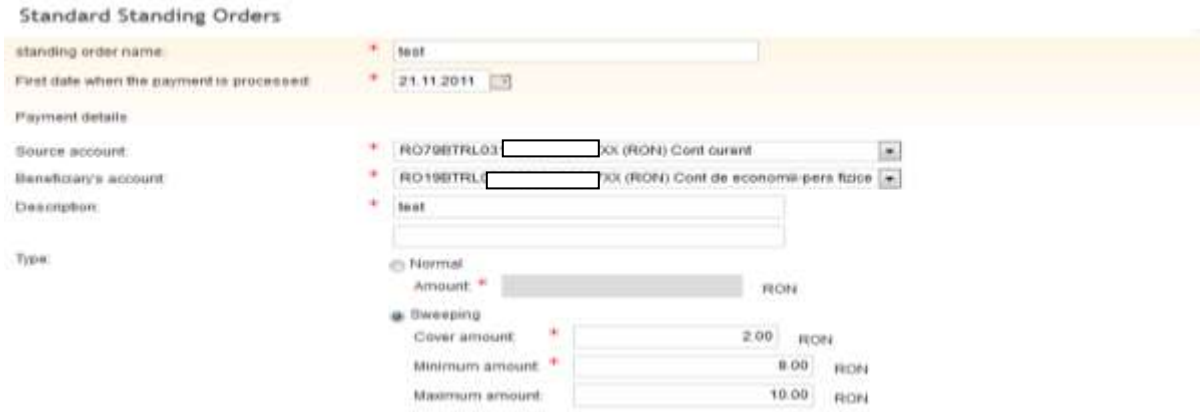
Change the scheduled payment

You can change the recurrent payments if you press the Change icon. Press the Continue button in order to go to the signing and processing of the recurrent payment.
If you press this button you can view and change the initial screen of creation of this transaction with all the corresponding details. The signing procedure shall remain the same after the change.

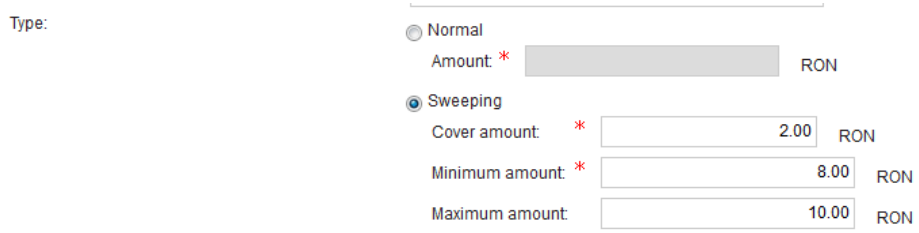
Cancel a prepaid payment

Press the *Delete* icon in order to cancel a recurrent payment.
The user who created the scheduled payment can cancel it even without having signature right.
If you no longer wish to cancel, you can go back to the previous page by pressing the *Back* button.

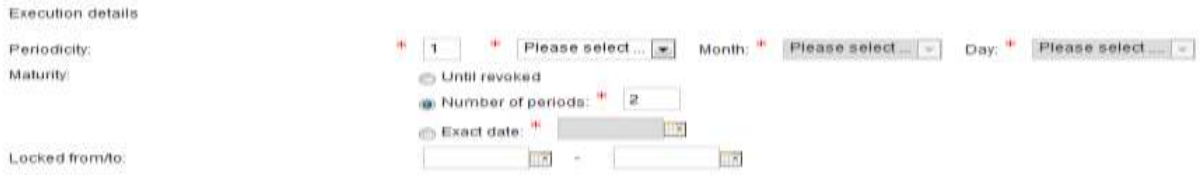
3.6.1 Scheduled payment towards own accounts


Standard Standing Orders
standing order name: * test
First date when the payment is processed: * 21.11.2011
Payment details
Source account: * RO79BTRL03 XX (RON) Cont curent
Beneficiary's account: * RO19BTRL XX (RON) Cont de economii pers fizice
Description: * test
Type:
Normal
Amount: * RON
Sweeping
Cover amount: * 2.00 RON
Minimum amount: * 8.00 RON
Maximum amount: 10.00 RON

The first step shall be to add the desired name for the scheduled payment.
The Date of the first payment is the current date, but it can be changed with a subsequent date by using the calendar button. The next step is to fill in the payment details.



The Type field for the scheduled payment shall allow you to set the normal payment type or according to a certain payment rule (sweeping)
For the normal type scheduled payment the detail fields shall be filled in according to the description;
For the payment amount rule type of scheduled payment, three new detail fields shall be activated when you choose this option, namely: minimum amount left in the account, minimum payment amount and maximum payment amount.
The minimum amount left in the account shall take into account the minimum compulsory balance that must be left in the account after the payment is made, except for the commissions related to the payment;
The minimum payment amount shall be the minimum amount established by the client for the scheduled payment.
The maximum payment amount shall be the maximum amount which can be transferred. It shall also take into consideration the minimum amount left in the account.
The payment execution details shall mention the execution details which follow the same instructions specific to the timidities periodical payments, as follows:



The frequency- here you can change the periodicity of the order processing (for example: daily, monthly, and annually). Here you can also set the frequency of the periodicity.

For example, if the periodicity frequency is 3 and the periodicity is daily, an order shall be carried out each three days, according to the characteristics chosen.
The due date can be set in one of the ways described bellow:

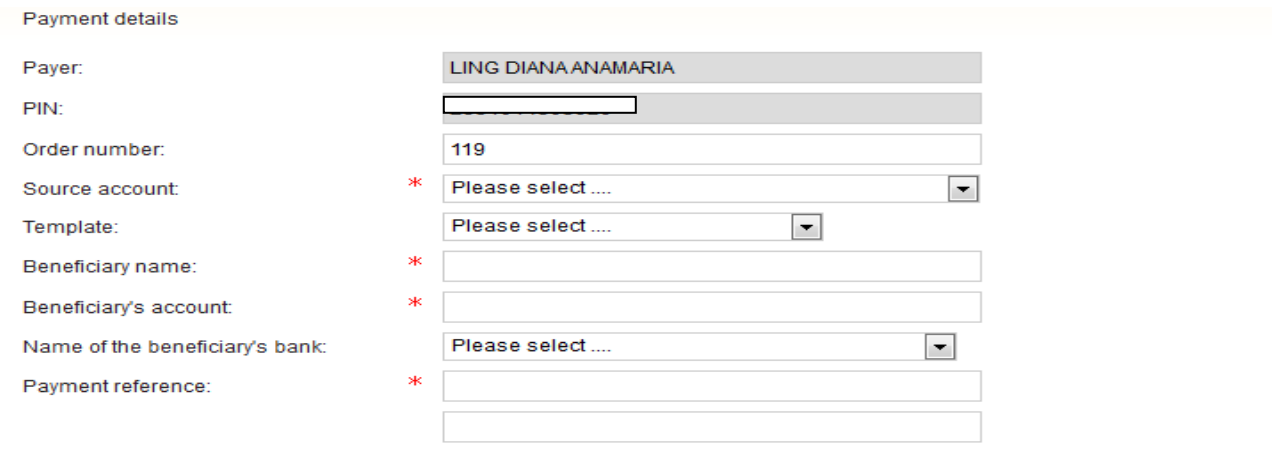
- Until revocation – the scheduled payment (standing order) shall continue to be process until it is manually revoked;
- Number of executions - the standing order shall continue to be processed as many times as indicated by the counter introduced by the user in the specific field;
- Exact date- the standing order shall continue to be processed until the date entered by the user in the specific field.

Blocking: here you have the possibility to enter a time period when the scheduled payment is not processed.

If you press the Continue button you shall proceed to sign the scheduled payment.

3.6.2 Intra/interbank scheduled payment

In case of scheduled payments towards third intra or interbank beneficiaries, the payment details shall appear as in the following screen capture, displaying the details related to the payer and to the personal number/tax number, the other fields being identical to those for scheduled payments for own accounts.



3.7 Import file

This option shall allow you to import several payment files. The application shall check the validity of the transactions imported based on the details bellow:

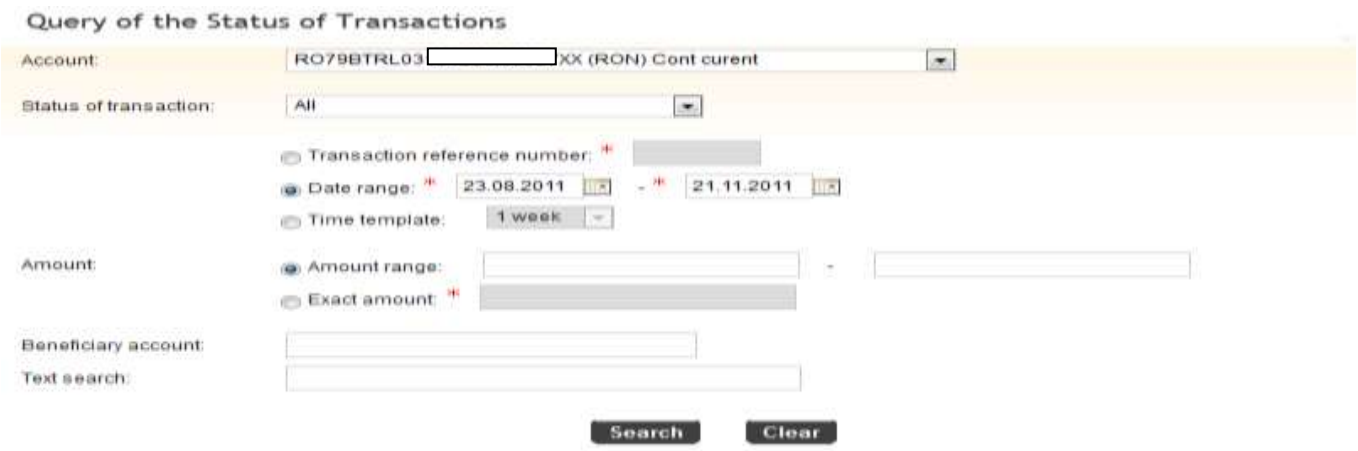
1. Order number
2. Orderer's account
3. Beneficiary account
4. Beneficiary name
5. Beneficiary bank code
6. Beneficiary fiscal code (for the payments towards the Treasury)
7. Amount
8. Details 1
9. Details 2
10. Value date
11. Emergency: YES /NO

In case one or several transactions prove to be invalid, an error message explaining the cause shall appear on the screen and the file shall not be imported.

4. Order Status/ Order authorization

4.1 Transaction status

This option shall give you the possibility to view the status of the transactions created and forwarded towards the bank.
The status of a transaction may be:
Pending validation /Processed/refused/Deleted/ Transaction with future value date / System Offline/ Rejected /Pending processing /Pending- insufficient funds.

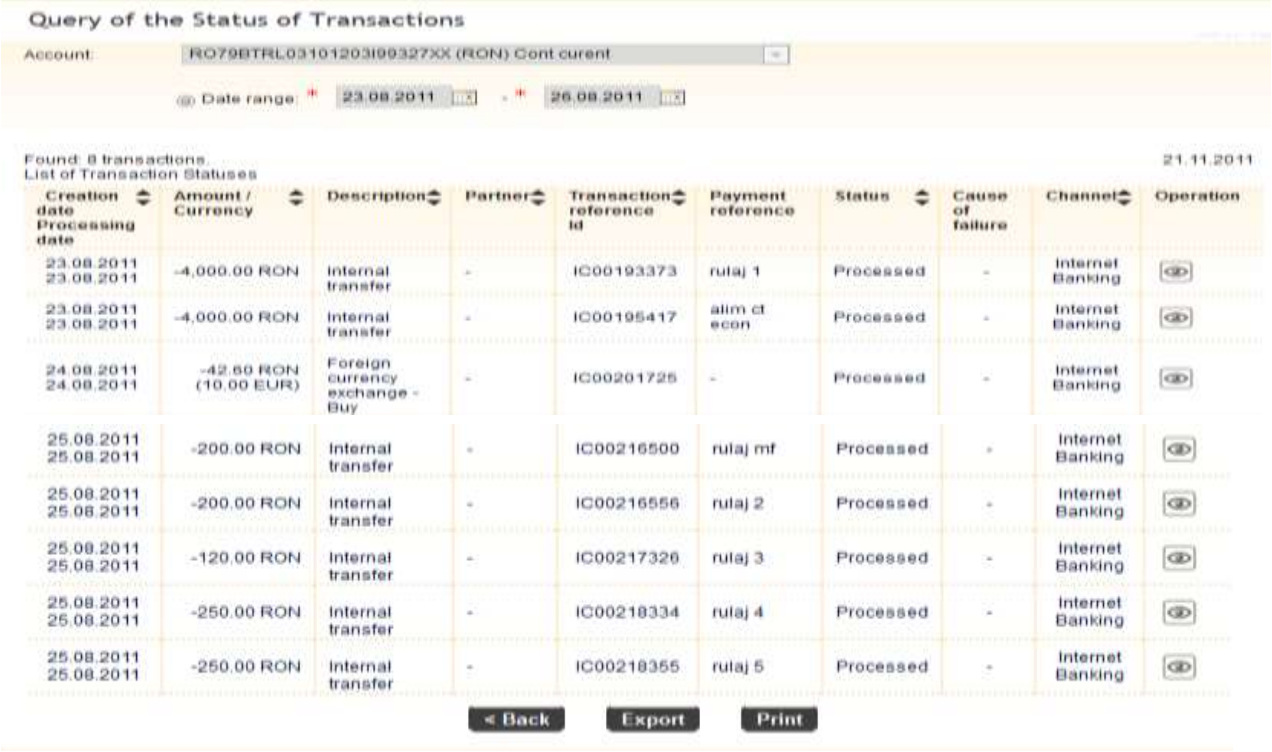


This search shall return all the transactions sent both through internet banking and through mobile banking BT24.

- select the account number for which you want to view the information
- select the transaction status

In case you know the *transaction reference* you can activate the button corresponding to that particular field.
Another search criterion is by the *search period*. This can be done by a particular period of time or by default, with the dates displayed by default, in case you do not enter a time period.
The *date format* shall allow you to search by a predefined period: 1 week, 2 weeks, 1 trimester or YTD (from the beginning of the year to the current date)
A transaction can be searched for both by the exact amount and by a selection between two values
Other search criteria for the transactions can be by the beneficiary account number or by the details mentioned in the payment description (you can search by keywords)
After choosing the desired criteria, start the search by pressing the related button.
If you want to quit this menu, use the Cancel button.

The result of the search shall be displayed as a table as in the following sample:



Query of the Status of Transactions

Account: RO79BTRL03101203I99327XX (RON) Cont curent

Date range: * 23.08.2011 - * 26.08.2011

Found: 8 transactions.
List of Transaction Statuses

21.11.2011

Creation date Processing date	Amount / Currency	Description	Partner	Transaction reference Id	Payment reference	Status	Cause of failure	Channel	Operation
23.08.2011 23.08.2011	-4,000.00 RON	Internal transfer	-	IC00193373	rulaj 1	Processed	-	Internet Banking	
23.08.2011 23.08.2011	-4,000.00 RON	Internal transfer	-	IC00195417	alim ct econ	Processed	-	Internet Banking	
24.08.2011 24.08.2011	-42.60 RON (10.00 EUR)	Foreign currency exchange - Buy	-	IC00201725	-	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-200.00 RON	Internal transfer	-	IC00216500	rulaj mf	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-200.00 RON	Internal transfer	-	IC00216556	rulaj 2	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-120.00 RON	Internal transfer	-	IC00217326	rulaj 3	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-250.00 RON	Internal transfer	-	IC00218334	rulaj 4	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-250.00 RON	Internal transfer	-	IC00218355	rulaj 5	Processed	-	Internet Banking	

« Back Export Print

To go back to the search page press the *Back* button and you can begin a new search with other parameters. If you want to print, use the corresponding button.
If you use the *Export* button, the information on the screen shall be transposed in a document with printing options.

4.2 Package transactions to be signed

This option shall give you the possibility to group several transactions, so that their processing can be done after receiving a single signature. Thus, if you have several operations to process, you will not need to sign each individual order. In order to realize this action, you will need to group all the transactions in a single package.

The screen of this function shall provide information on the transactions from the package to be signed, as a table containing the following elements:

- Transaction type
- Transaction details
- Transaction reference number
- View, change and cancel icons

View: shall allow you to view the initial screen of creation of the package with the corresponding details. Press the *Back* button in order to go back to the previous page Change: shall allow you to view and change the initial screen of creation of the package with all the corresponding details.
Cancel: shall allow you to view the initial screen of creation of the package with all the corresponding details with the possibility to cancel. If you want to cancel you do not have to sign but you have to press the OK button.
If you press the *Continue* button, you will go to the signing of this package of orders, meaning that you will sing only one time all the transactions that are part of the created package.
The *Back* button shall cancel the signing process.

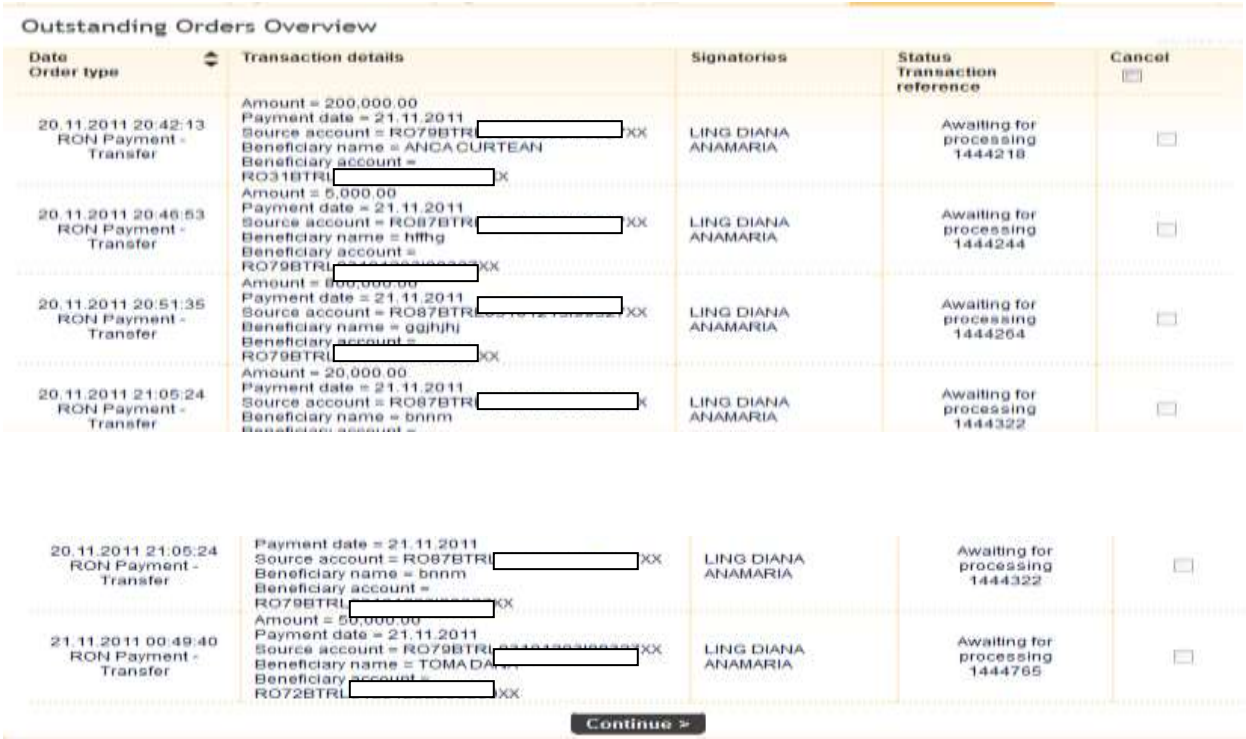
4.3 Pending transactions

This option shall give you the possibility to view all the transfers pending processing for different reasons other than those related to the signature. The most common cause for this status is related to the operations whose processing date was manually set to be subsequent to the date of creation of the payment order (operations with future date) or operations in an intermediary status until their processing or rejection by the bank

These operations can be supervised or canceled by using this option. The information shall be displayed as a table. Here you shall find all the details corresponding to the signed pending payment order (creation date, order type, transaction details, signers, transaction status, transaction reference and cancel option).
In case a payment order needed signatures from several users and it is now pending, it can be cancelled at any moment by any of the signers who initially validated the operation.

This can be done by pressing the *Cancel* button.

If you press the *Continue* button the next step shall be to cancel the pending payment order.



4.4 Orders to be signed

4.4.1 Own transactions partially signed

This option shall allow you to view the operations that were partially signed. In case an operation needs several validation signatures and if they are signed only by a part of the signers, you included, the operation shall be in the status described here.

The transactions found here can be modified at any time by the initiator of the operation or by other persons with specific rights.
The pending transactions can be viewed as a table with information and its columns contain:

- Transaction type
- Transaction details
- Signers (who have already signed)
- Status
- Transaction reference
- View, change and cancel icons which allow you to view, change as well as cancel, as the case may be, the transaction partially signed

4.4.2 Transactions to be signed

This option shall allow you to view the operations which were partially signed by several users but which also need you signature.
These operations shall be stored in the application database until they receive all the signatures necessary for the processing. The beneficiaries of these operations may view this option entirely, but the signers' view is restricted to the operations for which their signature is needed.

You will receive a confirmation message whether the transaction was successfully processed or if it failed to be processed. The decline/refuse to sign a transaction because of reasons that belong strictly to a particular user shall result in sending messages simultaneously to all the signers and the message shall also contain the reason for the decline.
The system shall allow you to authorize or decline several transactions simultaneously, by using the buttons corresponding to the two operations (authorization/decline). After you choose the option you desire, it is necessary for you to press the *Continue* button.

5. Credits

5.1 Payment history

This option shall be used to view the payment of the installments on the current credits.

The user can generate the credit history for a defined period of time by filling in the time period in the *period* related fields. The selection of the dates can be done both manually and by selecting the dates after accessing the period with the help of the calendar.
In case you do not define the search by a time period, the time period chosen by default shall be between the current date and the same date of the previous year.

Loan payment history result

Account number

Date range 21.11.2010 - 21.11.2011

Repayment date	Repayment amount	Repaid to date	Principal due	Principal paid	Interest due	Interest paid	Penalty accrued	Penalty paid
17.12.2010	134.64	134.64	64.70	64.70	69.94	69.94	0.00	0.00
17.01.2011	133.84	133.84	65.23	65.23	68.61	68.61	0.00	0.00
17.02.2011	133.68	133.68	66.50	66.50	67.18	67.18	0.00	0.00
17.03.2011	133.68	133.68	67.02	67.02	66.66	66.66	0.00	0.00
18.04.2011	132.07	132.07	67.55	67.55	64.52	64.52	0.00	0.00
17.05.2011	131.85	131.85	69.24	69.24	62.61	62.61	0.00	0.00
17.06.2011	131.85	131.85	69.76	69.76	62.09	62.09	0.00	0.00
18.07.2011	131.41	131.41	70.28	70.28	61.13	61.13	0.00	0.00
17.08.2011	131.37	131.37	71.14	71.14	60.23	60.23	0.00	0.00
17.09.2011	131.37	131.37	71.67	71.67	59.70	59.70	0.00	0.00
17.10.2011	132.68	132.68	72.20	72.20	60.48	60.48	0.00	0.00
17.11.2011	132.86	132.86	71.79	71.79	61.07	61.07	0.00	0.00

You can notice above the credit history view page according to the chosen parameters.

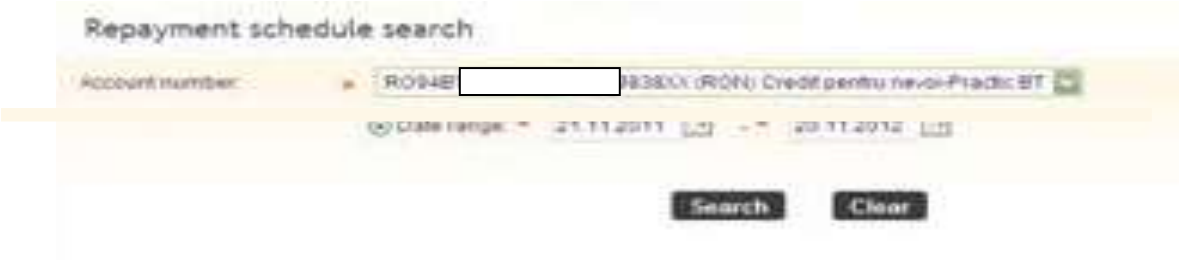
If no transaction meets you search criteria, you shall receive a message with the text "*There is no information to display*"

Press the *Back* button to go back to the search page where you can start a new search with other parameters.

If you use the Export button, the information on the screen shall be transferred in a document with printing options.

5.2 Reimbursement graph

This menu shall provide the possibility to view the reimbursement graph for the current credit.



The first step shall be to choose the credit account whose reimbursement graph you want to view. The credit reimbursement graph can be generated for a period of time defined by the user by entering the specific time dates in the fields related to the selection period. The selection of the dates can be done both manually by entering the numbers and by selecting the dates after accessing the calendar button.

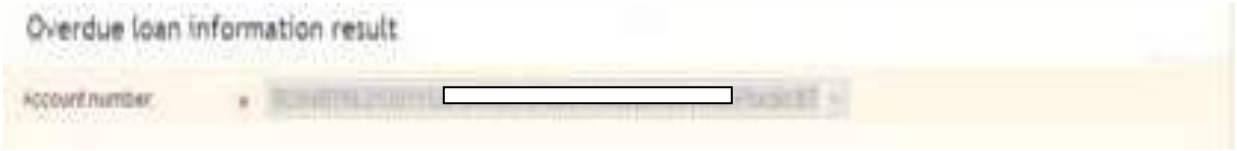
After introducing the chosen parameters, the result view page shall be activated by pressing the *Search* button.

You can notice above the reimbursement graph view page according to the chosen parameters.
If the search does not return any result as a reimbursement graph, you shall receive a message with the text "*There is no information to display*"

Press the *Back* button to go back to the search page where you can start a new search with other parameters.
If you use the Export button, the information on the screen shall be transferred in a document with printing options.

5.3 Back payments

This option shall provide the possibility to view the back payments up to date for a particular contracted credit.



The search will return the principal owed, the back interest, the total back payments as well as the number of days past due. In case there are no back payments for the selected account, the following message shall be displayed:

Press the *Back* button to go back to the search page where you can start a new search with other parameters.
If you use the Export button, the information on the screen shall be transferred in a document with printing options.

5.4 Credit history

This option shall offer the possibility to view the history of the events of a credit.

The first step shall be to choose the credit account whose modifications you want to view. The modifications brought to the development of a credit can be searched over a period of time defined by the user by entering the specific time dates in the period field. The selection of the dates can be done both and by accessing the calendar button.
In case you do not define the search by a specific period of time, the default period defined by the application shall be chosen.
After introducing the chosen parameters, the result view page shall be activated by pressing the *Continue* button.

If no information meets your search criteria, you shall receive a message with the text "*There is no information to display*"
Press the *Back* button to go back to the search page where you can start a new search with other parameters.
If you use the Export button, the information on the screen shall be transferred in a document with printing options.

6. Cards

Note! Access to this mode shall be granted only to card holders (in the case of natural persons) and to the legal representatives of legal persons.
This menu shall allow you to view all the details related to the bank cards linked to your accounts. The application shall contain three main options, namely: view card, card history and card alerts.

6.1 View card

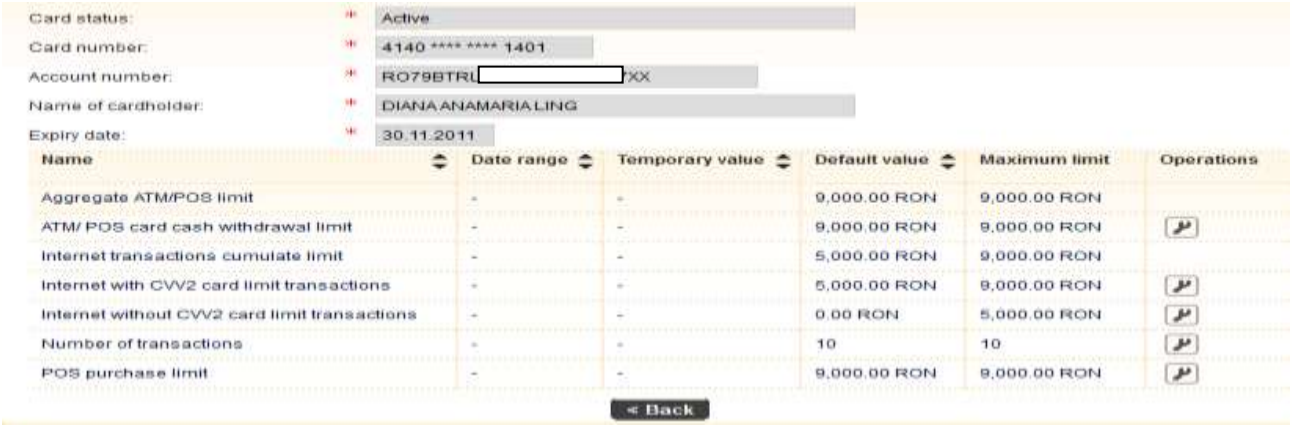
The *Details* button shall allow you to view the details of a card, to change the status of the card and the possibility to view the history of the card transactions.

6.1.1 Card details

The icon shall allow you to view the details of the selected card and shall give you the possibility to change the limits related to the cards. After the validity of a card expires, the modified limits shall go back to the initial limits. This function can be used only by the card holder/ the delegated administrator.

The limits can be changed for the following types of operations:

- Card cash withdrawal
- POS transactions at economic agents
- Unsecured internet transactions without CVV2
- Secured internet transactions with CVV2
- Number of daily transactions


Card status: Active
Card number: 4140 **** **** 1401
Account number: RO79BTRL[redacted]XX
Name of cardholder: DIANA ANAMARIA LING
Expiry date: 30.11.2011
Name
Date range
Temporary value
Default value
Maximum limit
Operations
Aggregate ATM/POS limit - - 9,000.00 RON 9,000.00 RON
ATM/ POS card cash withdrawal limit - - 9,000.00 RON 9,000.00 RON
Internet transactions cumulate limit - - 5,000.00 RON 9,000.00 RON
Internet with CVV2 card limit transactions - - 5,000.00 RON 9,000.00 RON
Internet without CVV2 card limit transactions - - 0.00 RON 5,000.00 RON
Number of transactions - - 10 10
POS purchase limit - - 9,000.00 RON 9,000.00 RON
« Back

The new limit as well as the period fields is compulsory for changing the limit related tot the card. Press the *Continue* button to finalize the operation.

6.1.2 Card status

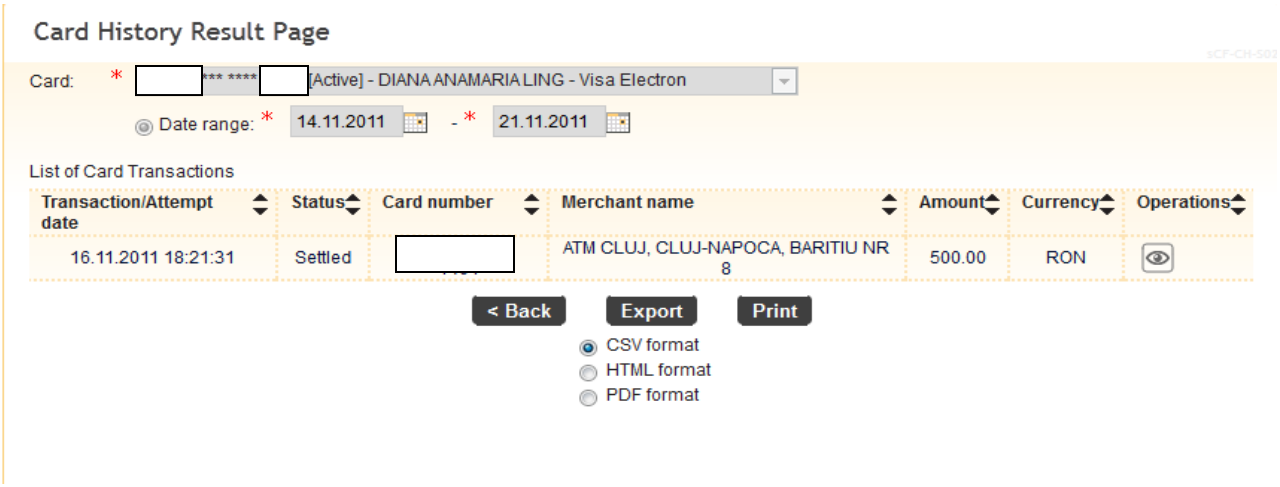
This screen shall give you the possibility to check the current status of a card as well as to change its status according to your needs (for example if the card was lost or stolen, here you can proceed to its deactivation)

This administrative option shall give you multiple customization options of the BT 24 application, including:

- Changing the password
- View users' logins
- Naming the personal accounts

In order to change the status of card it is necessary to press the Change card properties button followed by the selection of the desired option.
In order for the modifications to be effective press the *Continue* button and the next step shall be to sign the operation.

6.1.3 View card history



The details icon shall provide details on the date, transaction settlement hour as well as on the status of the settlement.

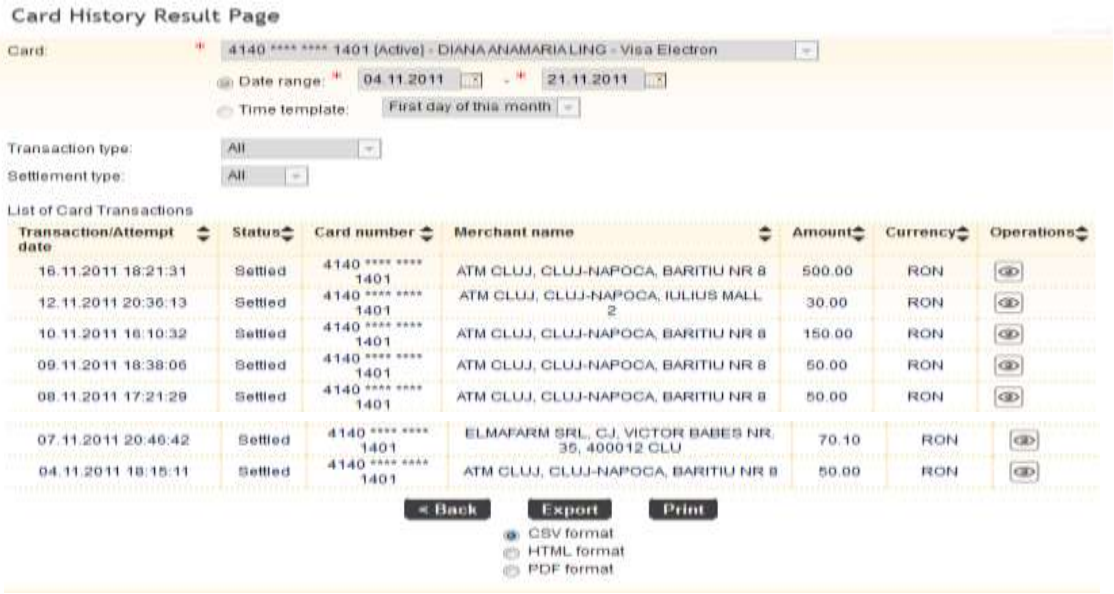
6.2 Card history

This option shall generate a table containing the transaction history of a card for the selected period.

The search can be done either by the *period* criteria field or by the *date format* field The *date format* field shall allow you to filter the operations according to the following criteria: from the first day of the current month; starting yesterday or starting today.

The transaction type may be selected by the modality in which the transaction is carried out: with present card or absent card.

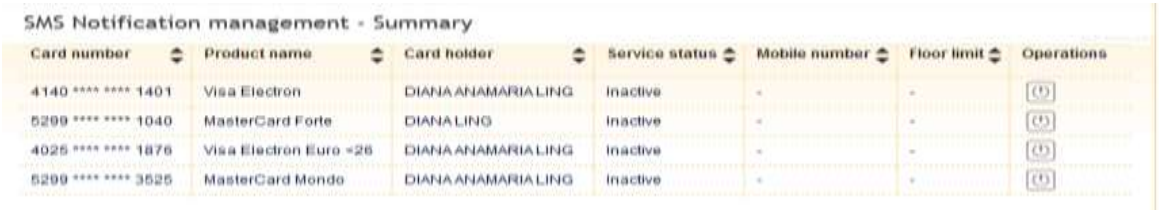
The *settlement type* field shall allow you to filter the transactions by the following statuses: blocked, settled or refused.
The *search* or *cancel* buttons shall finalize or cancel the search.


Card History Result Page
Card:
4140 **** **** 1401 (Active) - DIANA ANAMARIA LING - Visa Electron
Date range:
04.11.2011
21.11.2011
Time template:
First day of this month
Transaction type:
All
Settlement type:
All
List of Card Transactions
Transaction/Attempt date
Status
Card number
Merchant name
Amount
Currency
Operations
16.11.2011 18:21:31 Settled 4140 **** **** 1401 ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8 500.00 RON
12.11.2011 20:36:13 Settled 4140 **** **** 1401 ATM CLUJ, CLUJ-NAPOCA, IULIUS MALL 2 30.00 RON
10.11.2011 16:10:32 Settled 4140 **** **** 1401 ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8 150.00 RON
09.11.2011 18:38:06 Settled 4140 **** **** 1401 ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8 50.00 RON
08.11.2011 17:21:29 Settled 4140 **** **** 1401 ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8 50.00 RON
07.11.2011 20:46:42 Settled 4140 **** **** 1401 ELMAFARM SRL, CJ, VICTOR BABES NR. 35, 400012 CLU 70.10 RON
04.11.2011 18:15:11 Settled 4140 **** **** 1401 ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8 50.00 RON
« Back
Export
Print
CSV format
HTML format
PDF format

The screen displaying the search results can be printed. You can also press the *Export* button and the information shall be transferred into a document with printing options.

6.3 Card alerts

This option shall give you the possibility to receive a SMS for each transaction carried out with a bank card belonging to you.


SMS Notification management - Summary
Card number
Product name
Card holder
Service status
Mobile number
Floor limit
Operations
4140 **** **** 1401 Visa Electron DIANA ANAMARIA LING Inactive
5299 **** **** 1040 MasterCard Forte DIANA LING Inactive
4025 **** **** 1876 Visa Electron Euro -26 DIANA ANAMARIA LING Inactive
5299 **** **** 3525 MasterCard Mondo DIANA ANAMARIA LING Inactive

The table above shows the information regarding the cards for which you can activate the SMS notification service. The user may modify this option as needed by
using the *Operation* icon.
The user may change the status of the service, the mobile phone number and the transaction limits for which the SMSs work.

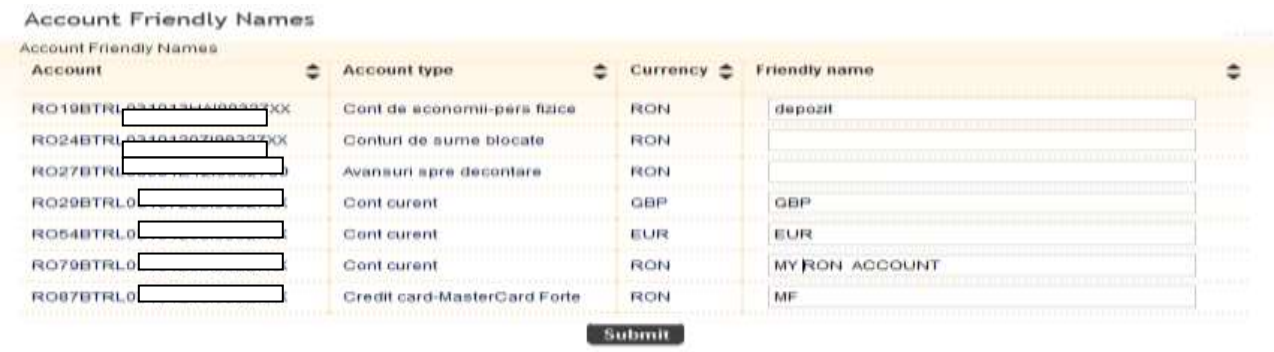
You can assign for each individual card a phone number for the SMSs on the carrying out of operations.

7. Client profile

7.1 Settings

7.1.1 Account customization

This option shall give you the possibility to assign names to your accounts. If you have several operational accounts, it will be easier to identify them if you use this option. The assigned names shall be linked to the corresponding account each time their selection shall be necessary.
In order to assign names you shall enter the name in the *Customized name* field according to the sample below. Press the *Submit* button in order to validate it.



7.1.2 Password changing

This submenu shall offer you the possibility to change the current password, by respecting the minimum necessary configuration described in the information text below:

7.1.3 Settings users

This screen shall allow the user to set a favorite account number to appear by default as well as to set the favorite language for the messages in the application.

7.1.4 Activate Personal Finance Manager

This option shall give you the possibility to activate the settings in the menu Personal Finance Management.

If you chose a currency, this module shall give you the possibility to recalculate the balance of your accounts in the currency chosen by you. The virtual account of this menu can be viewed when carrying out specific operations, when updating the balance for the chosen currency.

7.2 Activity journal

With the help of this administrative function you can obtain a detailed view of the operations journal through the two electronic channels, the internet or the mobile phone, over a particular period of time.

After you enter the above settings, you have to check the button corresponding to user or group of users, for which you wish to generate de activity journal. Press the *Continue* button to generate the activity journal as a table containing the following data: ID log in, transaction, empowered, Personal Number, Date and hour of the query as well as the status of that particular query according to the sample bellow:

26102200	Login	LING DIANA ANAMARIA	[redacted]	18.11.2011 08:51:37	Ok
26102217	OTP Validation(at login)	LING DIANA ANAMARIA	[redacted]	18.11.2011 08:51:55	Ok
26103006	View account history	LING DIANA ANAMARIA	[redacted]	18.11.2011 08:53:03	Ok
26103025	Search transactions	LING DIANA ANAMARIA	[redacted]	18.11.2011 08:53:18	Ok
26103029	Search transactions	LING DIANA ANAMARIA	[redacted]	18.11.2011 08:53:20	Ok
26112079	Login	LING DIANA ANAMARIA	[redacted]	18.11.2011 09:11:50	Ok
26286707	Login	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:37:19	Ok
26287250	OTP Validation(at login)	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:37:35	Ok
26287331	Search statements	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:37:59	Ok
26287752	Get Statement	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:38:05	Ok
26287820	Search transactions	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:38:36	Ok
26287823	Search transactions	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:38:37	Ok
26288246	Search transactions	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:38:45	Ok
26296538	Logout	LING DIANA ANAMARIA	[redacted]	18.11.2011 12:48:57	Ok

Press the *Back* button to go back to the search page, where you can start a new search with other parameters.

7.3 Signature rules

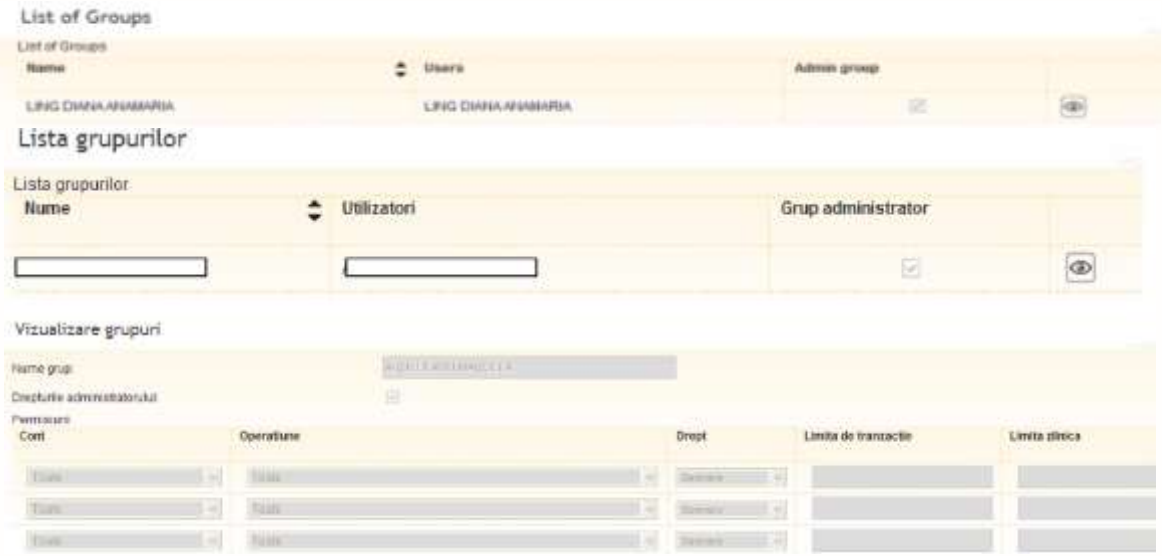
Here you can view the type of operations allowed on the accounts as well as the type of signature, the minimum and maximum limits for these types of operations.

7.4 View users

This menu shall allow you to view the details concerning the name of the user, the group where you belong as well as the status of the user in the application.

7.5 View group of rights

The list of group of rights given to the users and of the details on the rights on the accounts can be viewed by accessing the Details icon.

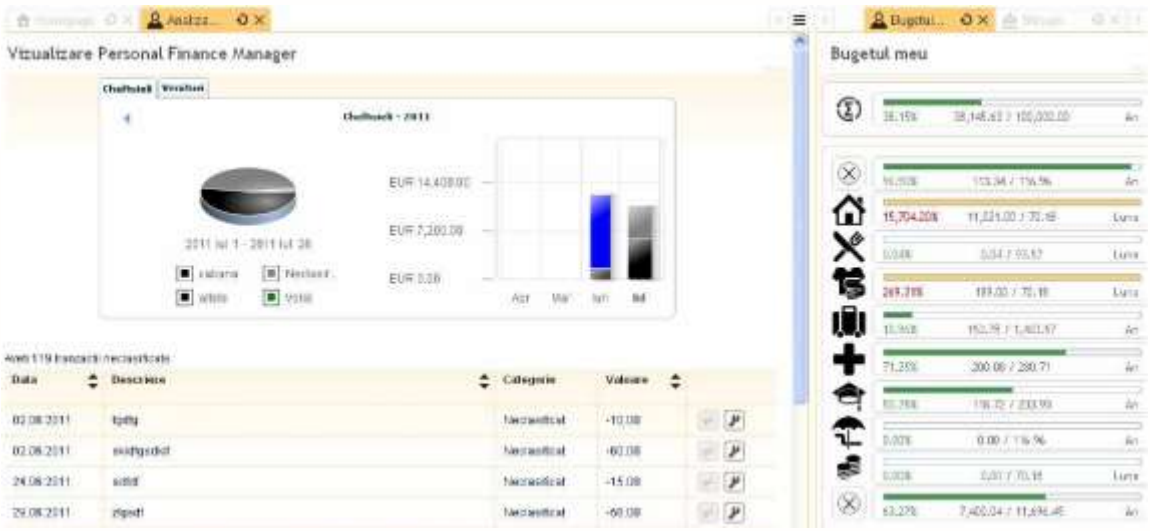


8. Personal Finance Manager

Besides the traditional applications specific to an Internet Banking service, the menu Personal Finance Management shall give you the possibility to manage your incomes, your expenditures and your investments.

8.1 Administration Personal Finance Manager

The screen on the Personal Finance Manager option shall be split in two parts. On the left side you shall have the Personal Finance graph and on the right side you shall see the section "My budget".



The left side of the screen is also divided in two pages which represent on the one hand your Expenditures and on the other hand your Incomings. The diagrams of personal finances shall present graphically your monthly expenditures and incomings. The current month is represented by the round diagram and the previous months by the vertical diagram next to it. The selection of the months shall be done from the right side of the Personal Finance screen and shall transpose the selected period into the main diagram. At the bottom of the Personal Finance screen you shall find a table containing all the uncategorized transactions.
The categorization may be done by the user starting with the user's requirements. You can see below the table the three buttons for customizing the application: Add transaction, Manage rules, and Manage categories.

8.1.1 View Personal Finance Manager

The analysis of personal finances can be done only with the help of this function which details the incomes and the expenditures.

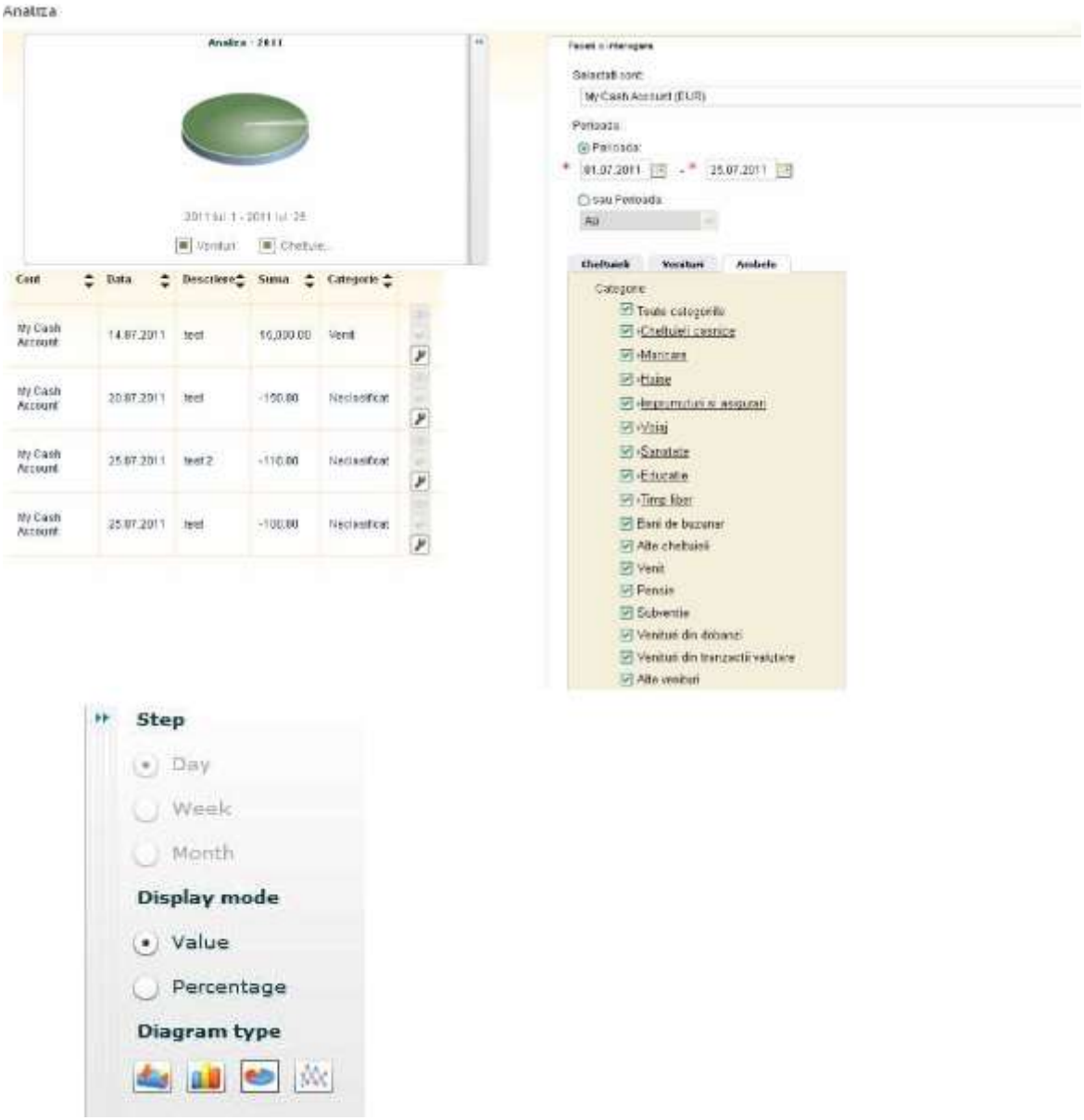
8.1.2 Analysis

This option shall give you the possibility to analyze your incomes and your expenditures. You can do that with the help of the filters from the right side of the screen described in the section Analysis. Here you can search all the transactions that are according to the criteria predefined by you. The query shall be done according to the details described in the figure below and explained as follows:

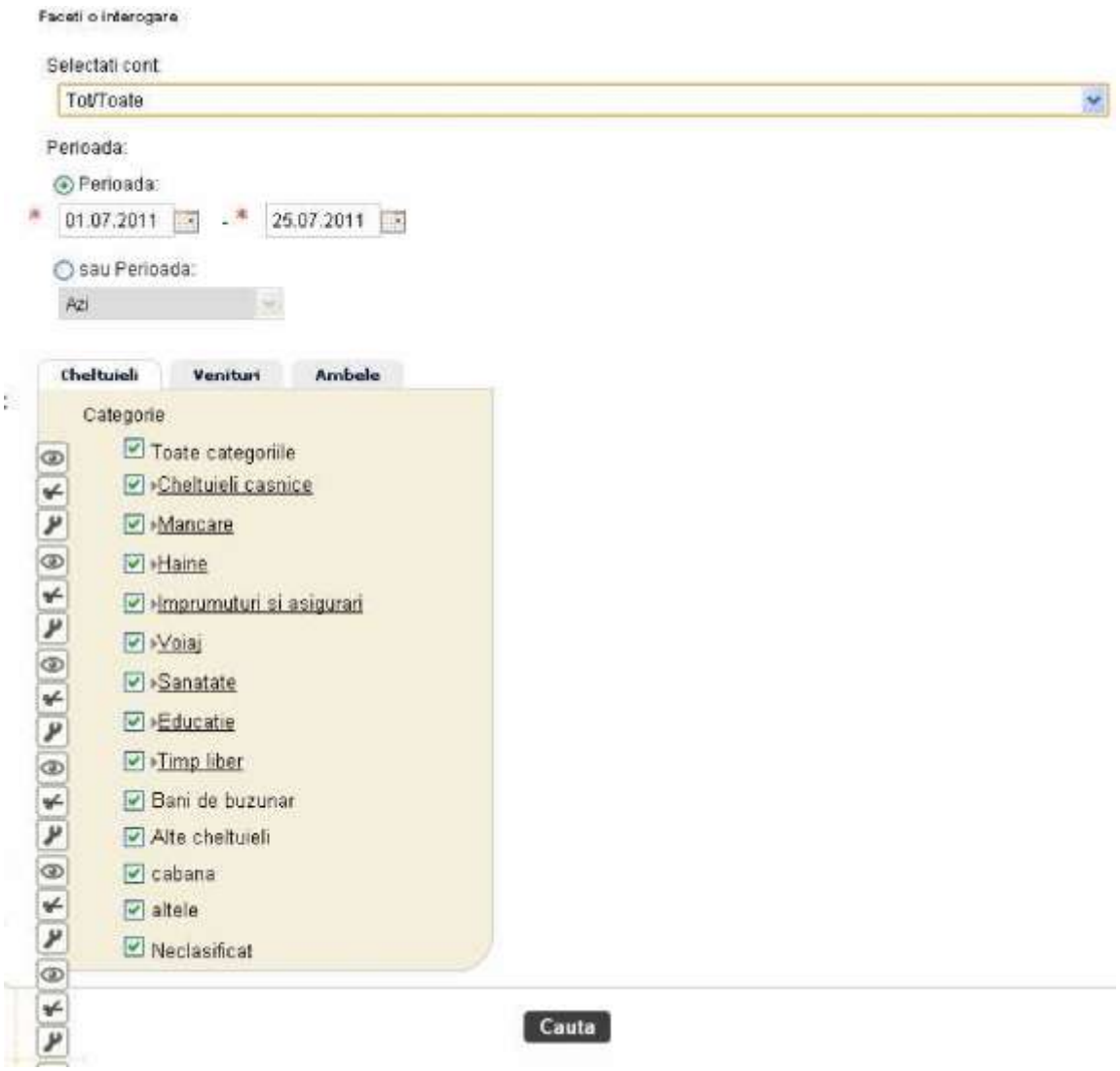
With the help of the chosen filters, on the left side of the table, you can view both the transactions graph and the details of the transactions.

You can modify the graph diagram by accessing the menu on the right side of the table with the details of the transactions. You can modify the following categories:

- The time period
- The graphic value display
- The diagram type



If you select a transaction, the details of these operations shall be displayed in another table.



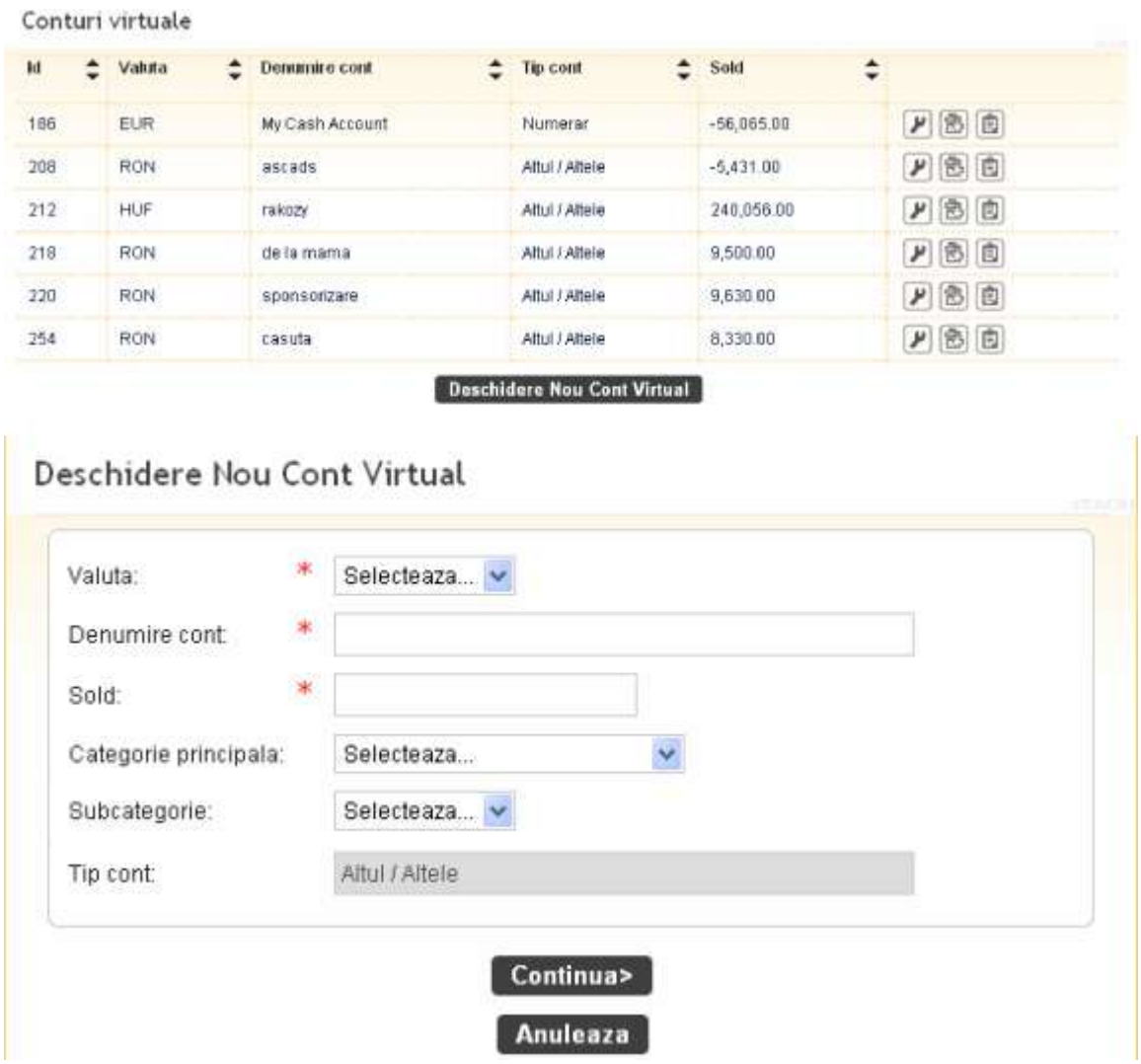
The first step shall be to choose an account and then to choose the time period. The period of time shall be defined by the user by entering the specific time dates in the fields “from” and “to”. The selection of the dates can be done both manually by typing the numbers and by choosing the dates after accessing the calendar button.

If you do not define your search by a specific period of time, the period of time chosen by default shall be from the first day of the current month to the current day and the search shall take into account this setting. At the same time you can choose a predefined period of time by using the default categories of activating the period button. The next step is to choose a transaction category. It is possible to filter by the incomes, by the expenditures or both.

Press the *Search* button to display the requested results.

8.1.3 Virtual accounts

For a better analysis and categorization of the types of incomes and expenditures, there is the possibility to create virtual accounts, conceived so that they can be customized by the user depending on his/her needs. When you use the menu *Virtual Accounts* you will view the accounts that were already opened. Use the *Open new virtual account* in order to open a new virtual account. If you want to open a new virtual account you have to fill in the following fields: currency, name of the new account, balance, category and subcategory. Then press the *Continue* button and authenticate with the password.



8.1.4 Add transactions

This option shall give you the possibility to add a new category by pressing the corresponding button, situated at the bottom of the screen described above. After pressing the button a new field will be created in the space corresponding to the subcategories. Define the category by assigning a name, a budget and a period of time and then check the specific box in case of activation of the alert system described above. If you press the *Continue* button, the category shall be active.

8.1.5 Rule manager

This option shall give you the possibility to define a set of rules according to which the categorization of the transactions shall be done automatically. If you define several rules, the transaction categorization shall be done when a transaction corresponds to the first rule defined in the list. The prioritization of the rules can be changed with the corresponding arrows. You can divide older transactions in new categories at any moment if you check the box mentioning this at the bottom of the table described below.

After you choose an account, you have to define the criteria described in the above figure. After setting the general details of the categorization rules it is necessary to press the *Add* button and then the *Continue* button in order to sign the operation so that the rule enters in force.

8.1.6 Category management

In order to include a transaction into a category, you should press the
button from the last column of the table described below (its function was explained above). The user can view the list for the category selection and shall have the possibility to choose and classify the transaction depending on its type: incoming or payment.

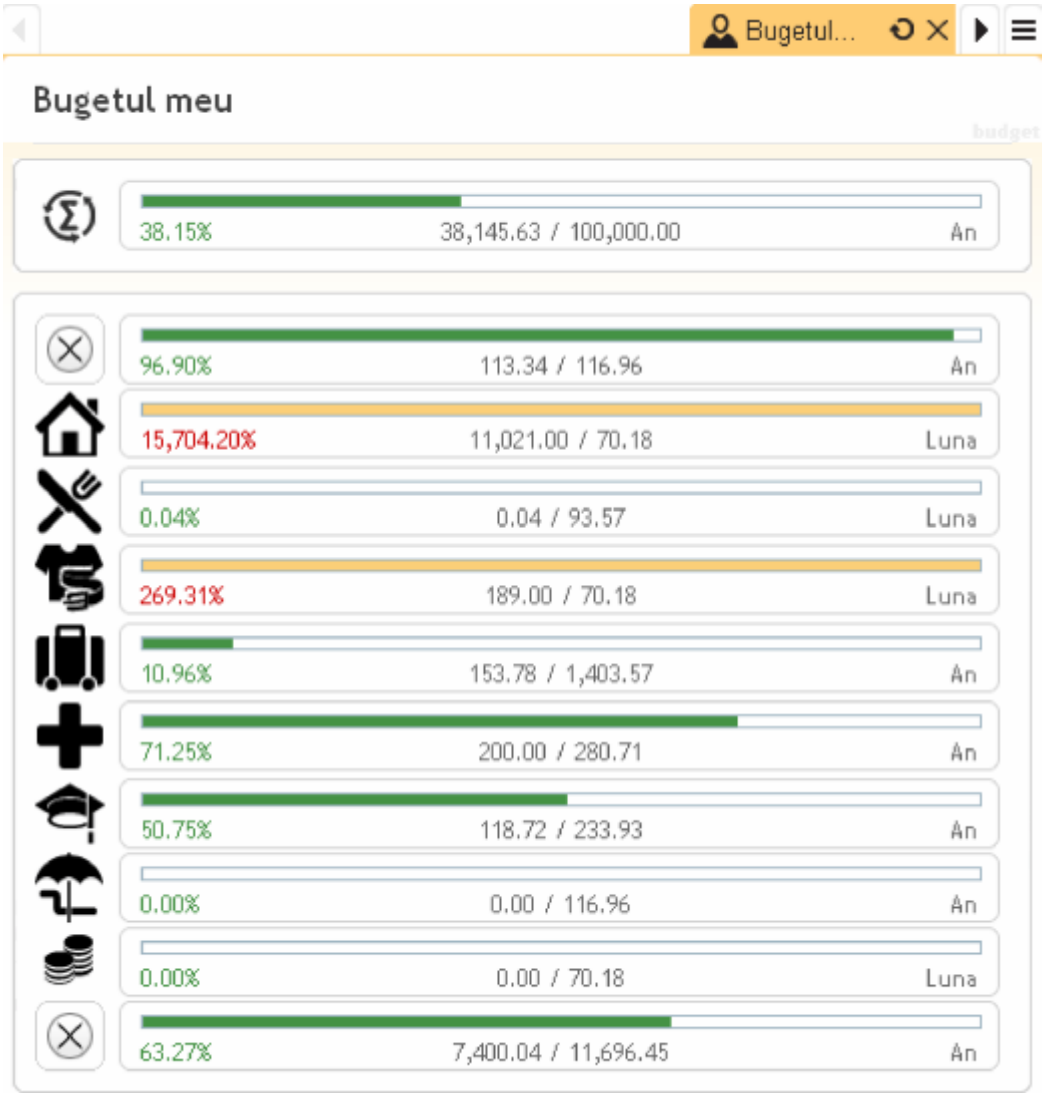
The columns of the above table represent as follows (from left to right):

- Transaction date
- Description
- Category
- Value
- Operating buttons (Split, modify category) Split transactions

By using the button you have the possibility to split the transaction amount into several categories. Thus it will be possible to display graphically display the operations, as percentages. The parts in which the transaction was divided can be deleted with the button:

<u>My budget</u>

The right side of the Personal Finance screen is represented by “My budged”. This graph, shall express as a percentage the difference between the budget allotted and the expenses of the chosen categories. The user shall preset the period and the budget, considering that these parameters are compulsory for calculating the graph.


Bugetul...
Bugetul meu
38.15% 38,145.63 / 100,000.00 An
96.90% 113.34 / 116.96 An
15,704.20% 11,021.00 / 70.18 Luna
0.04% 0.04 / 93.57 Luna
269.31% 189.00 / 70.18 Luna
10.96% 153.78 / 1,403.57 An
71.25% 200.00 / 280.71 An
50.75% 118.72 / 233.93 An
0.00% 0.00 / 116.96 An
0.00% 0.00 / 70.18 Luna
63.27% 7,400.04 / 11,696.45 An

8.2 Saving objectives

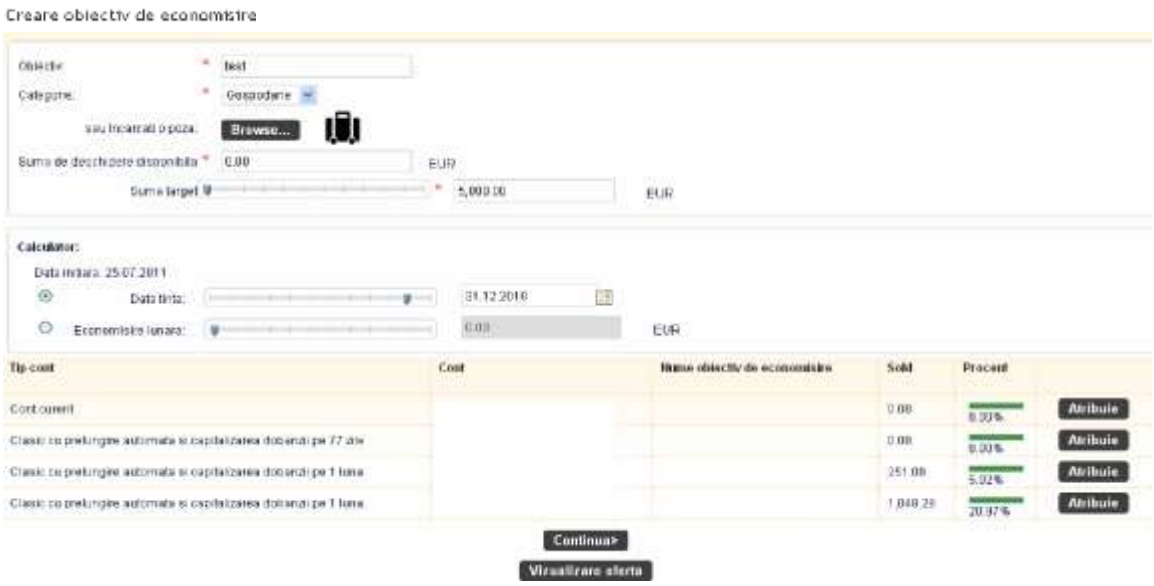
This application shall allow you to allot saving plans to your accounts. In order to set the target, you first have to assign a name for it and to allot a value and a corresponding period of time.

8.2.1 View savings plan

The operational buttons (Modify and Clear) are situated in the upper side of the above described screen. The name associated to this plan is situated on the right side of the buttons and the limit date is displayed under it. At the same time, you can view the account on which you set the saving plan and under it you can view the saved amount at the current date and the saving graph and the corresponding symbol.

8.2.2 Create savings objective

This option shall offer you the possibility to set a new saving plan by pressing the corresponding button situated at the bottom of the screen described above.



The first step after adding a new saving plan is to name it. The next step shall be to define the categories of the saving plan. You will then have the possibility to add a new image to the object for which you want to save (the image shall be permanently visible in the main screen). The next step shall be to add the existing amount and to set the necessary amount to fulfill the saving plan.

You then go to the Calculator section of the screen where you shall chose one of the two existing options, by pressing the corresponding button:

1. Setting a target date for the moment when the saving plan should be reached.

2. Setting an amount that you can save monthly in order to reach your objective.

The next step is to correlate the saving plan with an account belonging to you (all the accounts can be chosen). You can only assign one saving plan per account. The columns of the table from the above screen shall represent as follows (from left to right):

- account type
- account number
- account name
- account balance
- percentage
- assign (the button through which we add the target to the chosen account)

If you press the *Continue* button the target shall be active, and if you press the *Offer* button you can view Banca Transilvania offers corresponding to the savings plan selected according to the sample bellow:

Erase saving objective

If you no longer need a saving plan, you can delete it by using the *Delete* button from the main screen. The following screen shall appear and if you press the *Continue* button the target shall be deleted.